

**Marginal Cost of Funds based Lending Rate (MCLR)**

Effective Jan 07, 2019, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR (per annum)
Overnight	6.18%
One Month	6.32%
Three Month	6.46%
Six Month	6.55%
One Year	6.63%
Two Year	6.77%
Three Year	6.96%

Bank shall publish MCLR benchmarks effective 7th of every month.