

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

Effective Nov 07, 2018, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR ( per annum)
Overnight	6.46%
One Month	6.52%
Three Month	6.89%
Six Month	7.18%
One Year	7.43%
Two Year	7.76%
Three Year	7.72%

Bank shall publish MCLR benchmarks effective 7<sup>th</sup> of every month.