

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

Effective February 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	6.80%
One Month	6.91%
Three Month	7.22%
Six Month	7.27%
One Year	7.37%
Two Year	7.81%
Three Year	8.00%

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