



MAURITIUS HOUSING COMPANY LTD

Indicative Interest Rates

Mauritius Housing Company Ltd is pleased to offer to its valued customers and the general public competitive interest rates on its Term Deposits, applicable to individuals including Senior Citizens (aged 55 and above) and to Institutions as detailed below:

		Individuals			Corporates	Others
Terms of Deposits		Fixed Deposit - Individual (Minimum Deposit: Rs 10,000)	Fixed Deposit - Senior Citizen* (Minimum Deposit: Rs 10,000)	Fixed Deposit - Unit Link (Minimum Deposit: Rs 100,000)	Fixed Deposit - Institution (Minimum Deposit: Rs 100,000)	
Maturity	6 mths	n/a	n/a	n/a	2.35%	n/a
	12 mths	3.45%	n/a	3.35%	3.50%	n/a
	24 mths	3.90%	n/a	3.80%	3.75%	n/a
	36 mths	4.45%	n/a	4.35%	4.25%	n/a
	48 mths	4.95%	n/a	4.85%	4.50%	n/a
	60 mths	5.20%	n/a	5.10%	5.00%	n/a
	72 mths	5.35%	n/a	5.25%	n/a	n/a
	84 mths	5.50%	n/a	5.40%	n/a	n/a
	96 mths	5.70%	n/a	5.60%	n/a	n/a
	108 mths	5.75%	n/a	5.65%	n/a	n/a
	120 mths	5.80%	n/a	5.70%	n/a	n/a
Yearly	12 mths	3.45%	n/a	3.35%	n/a	n/a
	24 mths	3.65%	n/a	3.55%	n/a	n/a
	36 mths	4.20%	n/a	4.10%	n/a	n/a
	48 mths	4.70%	n/a	4.60%	n/a	n/a
	60 mths	4.95%	n/a	4.85%	n/a	n/a
	72 mths	5.10%	n/a	5.00%	n/a	n/a
	84 mths	5.25%	n/a	5.15%	n/a	n/a
	96 mths	5.45%	n/a	5.35%	n/a	n/a
	108 mths	5.50%	n/a	5.40%	n/a	n/a
	120 mths	5.55%	n/a	5.45%	n/a	n/a
Half Yearly	12 mths	3.20%	n/a	n/a	n/a	n/a
	24 mths	3.45%	n/a	n/a	n/a	n/a
	36 mths	4.00%	n/a	n/a	n/a	n/a
	48 mths	4.50%	n/a	n/a	n/a	n/a
	60 mths	4.70%	n/a	n/a	n/a	n/a
	72 mths	4.85%	n/a	n/a	n/a	n/a
	84 mths	5.00%	n/a	n/a	n/a	n/a
	96 mths	5.20%	n/a	n/a	n/a	n/a
	108 mths	5.25%	n/a	n/a	n/a	n/a
	120 mths	5.30%	n/a	n/a	n/a	n/a



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		Individuals			Corporates	Others
Terms of Deposits		Fixed Deposit Individual (Minimum Deposit: Rs 10,000)	Fixed Deposit Senior Citizen* (Minimum Deposit: Rs 10,000)	Fixed Deposit Unit Link (Minimum Deposit: Rs 100,000)	Fixed Deposit Institution (Minimum Deposit: Rs 100,000)	
Quarterly	12 mths	3.10%	n/a	n/a	n/a	n/a
	24 mths	3.40%	n/a	n/a	n/a	n/a
	36 mths	3.90%	n/a	n/a	n/a	n/a
	48 mths	4.40%	n/a	n/a	n/a	n/a
	60 mths	4.60%	n/a	n/a	n/a	n/a
	72 mths	4.75%	n/a	n/a	n/a	n/a
	84 mths	4.90%	n/a	n/a	n/a	n/a
	96 mths	5.05%	n/a	n/a	n/a	n/a
	108 mths	5.10%	n/a	n/a	n/a	n/a
	120 mths	5.15%	n/a	n/a	n/a	n/a
Monthly	12 mths	2.95%	3.20%	n/a	n/a	n/a
	24 mths	3.35%	3.60%	n/a	n/a	n/a
	36 mths	3.85%	4.10%	n/a	n/a	n/a
	48 mths	4.30%	4.55%	n/a	n/a	n/a
	60 mths	4.50%	4.75%	n/a	n/a	n/a
	72 mths	4.65%	4.90%	n/a	n/a	n/a
	84 mths	4.80%	5.05%	n/a	n/a	n/a
	96 mths	4.95%	5.20%	n/a	n/a	n/a
	108 mths	5.00%	5.25%	n/a	n/a	n/a
	120 mths	5.05%	5.30%	n/a	n/a	n/a

* 55-59 years under **Fixed Deposit Plus**
60+ years under **Fixed Deposit Senior Citizen**

UPDATED ON 1ST JULY 2026

Savings

Smart PEL

	Rate	AER
Rs 10,000 to Rs 50,000	3.40%	3.43%
Above Rs 50,000 to Rs 150,000	3.45%	3.48%
Above Rs 150,000	3.50%	3.53%

Junior PEL Saver (JPS)

Rate
3.50%*

*Minimum balance to earn Interest for JPS is Rs 5000.

MHC is a Non-Bank Deposit-Taking Institution regulated by the Bank of Mauritius. *Annual Effective Rate - 3.53%.