



## MAURITIUS HOUSING COMPANY LTD

# Indicative Interest Rates

Mauritius Housing Company Ltd is glad to announce to its clients and the public in general that it is accepting Term Deposits from Individuals, Institutions and Senior Citizens are as follows:

|                   |          | Individuals                                                |                                                                 |                                                            | Corporates                                                   | Others |
|-------------------|----------|------------------------------------------------------------|-----------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------|--------|
| Terms of Deposits |          | Fixed Deposit - Individual<br>(Minimum Deposit: Rs 10,000) | Fixed Deposit - Senior Citizen*<br>(Minimum Deposit: Rs 10,000) | Fixed Deposit - Unit Link<br>(Minimum Deposit: Rs 100,000) | Fixed Deposit - Institution<br>(Minimum Deposit: Rs 100,000) |        |
| Maturity          | 6 mths   | n/a                                                        | n/a                                                             | n/a                                                        | 2.35%                                                        | n/a    |
|                   | 12 mths  | 3.40%                                                      | n/a                                                             | 3.30%                                                      | 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  | 3.40%                                                      | n/a                                                             | 3.30%                                                      | 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<br>(Minimum Deposit: Rs 10,000) | Fixed Deposit Senior Citizen*<br>(Minimum Deposit: Rs 10,000) | Fixed Deposit Unit Link<br>(Minimum Deposit: Rs 100,000) | Fixed Deposit Institution<br>(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%                                                    | 3.30%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 24 mths  | 3.35%                                                    | 3.70%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 36 mths  | 3.85%                                                    | 4.20%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 48 mths  | 4.30%                                                    | 4.65%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 60 mths  | 4.50%                                                    | 4.85%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 72 mths  | 4.65%                                                    | 5.00%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 84 mths  | 4.80%                                                    | 5.15%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 96 mths  | 4.95%                                                    | 5.30%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 108 mths | 5.00%                                                    | 5.35%                                                         | n/a                                                      | n/a                                                        | n/a    |
|                   | 120 mths | 5.05%                                                    | 5.40%                                                         | n/a                                                      | n/a                                                        | n/a    |

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

UPDATED ON 06 FEBRUARY 2025

## Savings

### Smart PEL

|                               | Rate  |
|-------------------------------|-------|
| Rs 3,000 to Rs 50,000         | 3.20% |
| Above Rs 50,000 to Rs 150,000 | 3.25% |
| Above Rs 150,000              | 3.30% |

### Junior PEL Saver (JPS)

| Rate  |
|-------|
| 3.25% |

MHC is a Non-Bank Deposit-Taking Institution regulated by the Bank of Mauritius.