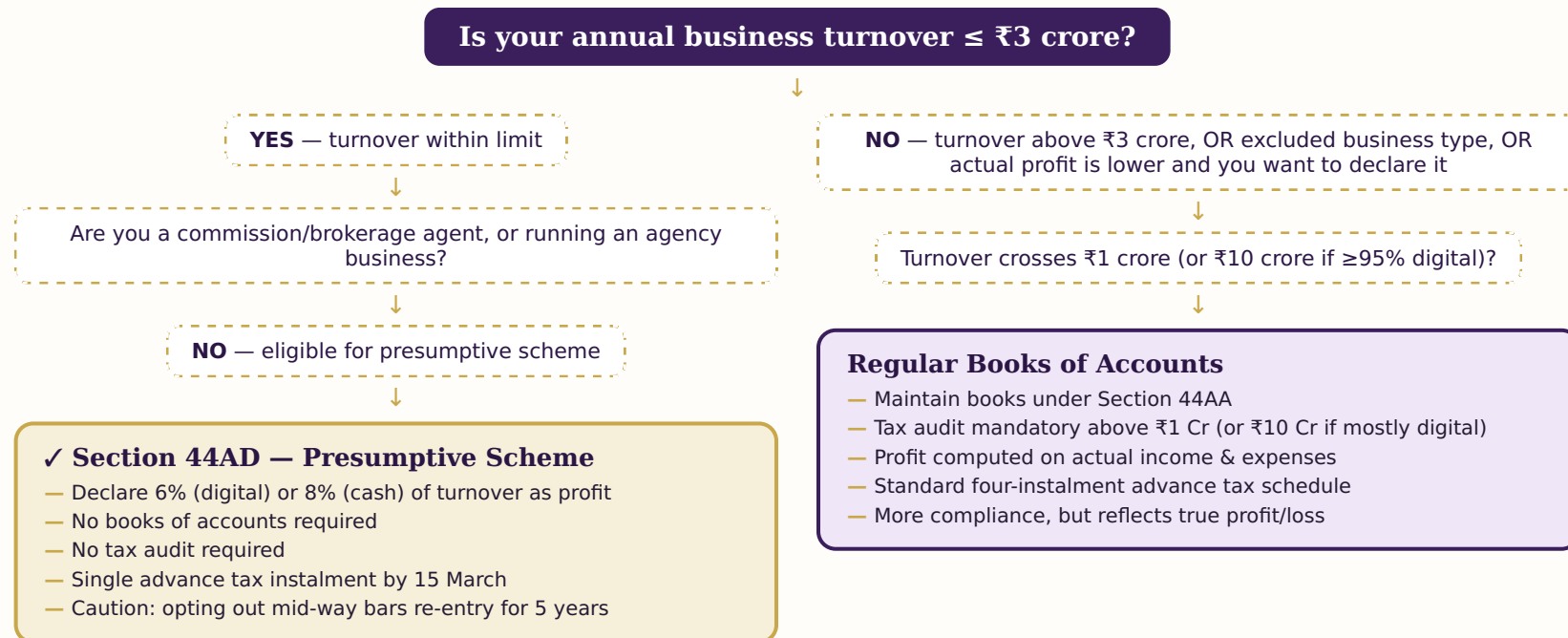


Presumptive Taxation (44AD) vs Normal Books

A quick decision guide for business owners — FY 2025-26 (AY 2026-27)



Aspect	Presumptive (44AD)	Normal Books
Turnover limit	Up to ₹3 crore (5% cash test)	Any turnover
Books of accounts	Not required	Mandatory above 44AA limits
Tax audit	Not required	Mandatory above ₹1 Cr / ₹10 Cr
Profit declared	Fixed 6% / 8% of turnover	Actual profit as per books
Advance tax	One instalment, by 15 March	Four instalments through the year

For illustrative purposes only — please consult your tax advisor for guidance specific to your situation.