

# Accounting White Paper

## COMPARISON

Odoo, TallyPrime, and Zoho Books



odoo



TallyPrime

 Zoho Books

2024



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# Introduction

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## Latest Accounting Trends

Today, Accounting is not only restricted to data entry, ledgers, bookkeeping, and number crunching. It is evolving over time in order to meet business needs. The accounting industry is undergoing drastic changes due to technological advancements, automation, artificial intelligence, RPA, machine learning, and analytical processing. This is leading to digitally transforming businesses and industries.

One major emerging Accounting trend is the switch over to the ERP system. They provide you an opportunity to integrate your accounting software with financial data and other elements of business such as inventory, sales, manufacturing, etc.

It is expected that accounting software will be in high demand in the upcoming years. Accounting software available can be either installed locally or through a cloud service provider.

## Features Comparison

This analysis compares the top players of the Indian market: TallyPrime 3.0, Zoho Books, and Odoo 17. The comparisons are organized into 9 main categories: **General Accounting, Accounts Receivable, Accounts Payable, Bank and Cash, Miscellaneous Operations, Document Management, Analytic Accounting/Cost Centres, Extras, and Reporting.**

These categories encompass almost everything a company needs to manage its finances. We have also included a comprehensive list of the pricing conditions and usability analysis for each solution in this comparison.

# Accounting Software

## Odoo

Odoo is a leading integrated ERP software used worldwide for managing business processes. Apps and modules are present for CRM, Sales, eCommerce, Inventory, Accounting, Billing, Manufacturing, etc.

It possesses an impressive user interface & modular structure, highly customizable, scalable, and affordable. This suite of open-source business apps is designed to meet industry-specific demands.

**Odoo Enterprise Edition (paid), Odoo Community Edition (paid), and SaaS subscription plans** are offered by it. It is easy to use, extremely flexible, and integrates with several third-party add-on software apps. It is suitable for both small to large companies.

“Amazing employees deserve amazing software”

”



**12 million**  
monthly users



**140**  
Countries



**5000**  
partners



**40,000+**  
Apps

## TallyPrime

TallyPrime is a blend of function, control, and in-built customization which offers multiple functionalities for Accounting. It can help in fulfilling all business requirements accounting, invoicing, reports, inventory, etc.

TallyPrime enables you to create and maintain records of up to 99,999 companies. Silver Rental, Silver, Gold Rental, and Gold plans are offered by TallyPrime based on editions & PCs. Single user Tally software and Multiple user Tally software are available in the marketplace to fulfill the requirements of businesses.

“

*Harmonize success with smart tools  
capabilities*

”



**7 million**  
monthly users



**only India**



**28,000+**  
partners



**700+**  
Apps

## Zoho Books

A cloud-based accounting software that empowers businesses to control their finances in an efficient manner. Zoho Books works in all dimensions from expense tracking, bank reconciliation, time tracking, project management, invoicing, workflow automation, GST compliance, and many more.

The features present in the free trial version of Zoho Books are the same as those of the Premium plan of Zoho Books. A 14-day free trial period is offered to the users after they sign up for the Zoho Books. There are six subscription plans for Zoho Books- Free, Standard, Professional, Premium, Elite, and Ultimate.

“

*Accounting-The building block of financial growth*

”



**100 million**  
monthly users



**150+**  
Countries



**3000**  
partners




**55+**  
Apps  
(In every business domain)





# General Accounting

## Features Comparison

Accounting is the backbone of the business. 

## General Scope

Multi-Currency	✓	✓	✓
Multi-Branches	✓	✓	✓
Multi-User	✓	✓	✓
Multiple Journals	✓	✓	✓
Multiple Language Support	✓	✓	✓
Supported Countries	140	6	15
Accrual and Cash Basis	✓	✓	✓
Real Time Accounting	✓	✗	✗

## Access Rights

Access Rights per Screen	✓	✓	✓
Access Rights per Field	✓	✓	✓
Customizable Validation Steps	✓	✓	✓

## Third-Party Integration

API	✓	✓	✓
Spreadsheet Integration	✓	✓	✓
Import : Excel or CSV	✓	✓	✓
Expert : Excel or CSV	✓	✓	✓
Customer Portal	✓	✗	✓

**Customer / Vendor Communication**

Emails	✓	<i>One Way (*)</i>	✓
Whatsapp	✓	<i>One Way (*)</i>	<i>Third Party (*)</i>

**Internal Communication**

Email	✓	✗	✓
Chat	✓	✗	✓
Video Conference	✓	✗	✗





# *Accounts Receivable*

## Features Comparison

Accounts receivable makes the businesses  
outstanding.

## Customer Invoices

Proforma Invoices	✓	✓	✗
Multiple Taxes per Line	✓	✓	✓
Discounts	✓	✓	✓
Pricelists	✓	✓	✓
Advanced Payments Terms	✓	✓	✓
Cash Discounts	✓	✓	✓
Outstanding Payments Reconciliation	✓	✓	✓
Configurable Email Templates	✓	✓	✓
eSignature on Invoices	✓	✓	✓
Customer Credit Limit	✓	✗	✓

## Artificial Intelligence

Real Time Accounting	✓	✗	✗
OCR Invoices	✓	✗	✓
Auto-Reconcile	✓	✗	✗
Account Prediction AI	✓	✗	✗

## Send Invoices

Generate a PDF invoice	✓	✓	✓
Batch Send Invoices by Email	✓	✓	✓
Send by Whatsapp	✓	✗	✗
Post Invoices by Standard Mail	✓	✗	✗

### Customer Statements

Aged Receivable Balance	✓	✓	✓
Per Customer Statements	✓	✓	✓
Automated Follow-up Emails	✓	✓	✓
Automated Follow-up Letters	✓	✗	✗
Automated Follow-up Actions	✓	✓	✓
Unpaid Fees and Penalties	✗	✓	✗
Third Party Debts Recovery	✗	✗	✗

### Online Payments

Credit Cards	✓	✓	✓
PayPal	✓	✓	✓
UPI	✓	✓	✓

### Recurring Revenues

Automated Recurring Invoices	✓	✗	✓
Contracts / Subscriptions Management	✓	✗	✓
Recurring Business KPIs (MRR, Churn)	✓	✗	✓
Alerts for Contract Renewal	✓	✗	✓

### Miscellaneous

Automated COGS Entries	✓	✗	✓
Automated Deferred Revenues	✓	✗	✗
Sales Order Accruals	✓	✗	✗







# Accounts Payable

## Features Comparison

Efficient accounts payable leads to stability and reliability in uncertain times.

Odoo 17

TallyPrime

Zoho Books

## Vendor Bills

Billing Control (Purchase Orders / Receipts)	✓	✓	✓
3-Way Matching	✓	✗	✗
Multiple Taxes per Line	✓	✓	✓
Purchase Agreements	✓	✗	✗
Multi-Step Payment Terms	✓	✗	✗
Side-by-side View: PDF/Form	✓	✗	✗

## Expenses

Mobile App	✓	✗	✓
Validation Process	✓	✗	✗
Reimburse employees	✓	✗	✓

## Artificial Intelligence

Scan Vendor Bills	✓	✗	✓
Scan Expense receipts	✓	✗	✓

## Vendor Payments

Aged Payable Report	✓	✓	✓
Print Checks	✓	✓	✓
Automate Wire Transfer (SEPA)	✓	✗	✗
ACH Transfers	✓	✗	✓

Odoo 17

TallyPrime

Zoho Books

## Expenses

Employee Expenses Report	✓	✗	✓
Expenses Validation Flow	✓	✗	✓
Disallowed Expenses	✓	✗	✗

## Miscellaneous

Assets Management	✓	✗	✗
Purchase Accruals	✓	✗	✗





# Bank & Cash

Features Comparison

**Bank Statements**

Bank Interfaces	✓	✗	✓
Import Interfaces: SEPA	✓	✗	✗
Import Statements: OFX, QIF	✓	✗	✓
Import Statements: CSV	✓	✓	✓
Import Statements: Camt.053	✓	✗	✓
Deposit Tickets	✗	✗	✗

**Miscellaneous**

Bank Reconciliation Reports	✓	✓	✓
Automated Currencies Rate	✓	✗	✓
Automate Currency Gains/Losses	✓	✗	✓
SDD Mandate	✓	✗	✗



# *Miscellaneous Operations*

Features Comparison

## Indian Localisation

GST Filing	✓	✓	✓
TDS	✓	✓	✓
e Invoicing	✓	✓	✓
eWaybill	✓	✓	✓
UPI	✓	✓	✓
Audits	✓	✓	✓
Multi-Branches	✓	✓	✓

## Journal Entries

Automatic Transfers	✓	✗	✗
Intercompany Entries	✓	✓	✓
Auto-Post in Future	✓	✗	✗
Journal Items Cut-Offs	✓	✗	✗

## Documents Management

Document Management	✓	✓	✓
Document Search Engine	✓	✗	✓
Auto-split Multiple Invoices	✓	✗	✗
Customer Portal	✓	✗	✓
Collect by Email	✓	✗	✓
Collect by Scan	✓	✗	✓
Upload from Portal	✓	✗	✓



**Analytic Accounting / Cost Centers**

Analytic Accounting	✓	✓	✓
Multi-level Analytic Accounts	✓	✓	✗
Multiple Plans	✓	✗	✓
Automatic Propositions	✓	✗	✗





# Extras

## Features Comparison

Budget is an expression of our values and aspirations.

**Analytic Accounting / Grouping**

Analytic / Cost Accounting	✓	✓	✓
Multi-Level Analytic Accounting	✓	✓	✗
Multiple Plans	✓	✗	✓
Optional Tags per Entry	✓	✗	✗

**Budgets**

General Budgets	✓	✓	✓
Analytic Budgets	✓	✗	✓

**Payroll**

Payroll	✓	✓	✓
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**Valuation**

Standard Price	✓	✓	✗
Average Price	✓	✓	✗
FIFO	✓	✓	✓
LIFO	✓	✓	✗
Perpetual Valuation	✓	✗	✗

**Others**

Contracts Electronic Signatures	✓	✗	✓
Multi-company consolidation	✓	✓	✗



# *Reporting*

## Features Comparison

Accounting is the lifeblood of businesses.

## Legal Statements

Profit & Loss	✓	✓	✓
Balance Sheet	✓	✓	✓
Cashflow Statement	✓	✓	✓
General Ledger	✓	✓	✓
Tax Reports	✓	✓	✓
Tax Audit Report	✓	✓	✓
Bank Reconciliation	✓	✓	✓
Aged Receivable	✓	✓	✓
Aged Payable	✓	✓	✓
Executive Summary	✓	✓	✗

## Reports

Pivot Table on Multiple Dimensions	✓	✗	✗
Customizable Dashboards	✓	✗	✗
Spreadsheet	✓	✗	✗
Annotate Reports	✓	✗	✗
Customizable KPI's	✓	✗	✓
Ratio Analysis	✓	✓	✓
Predefined Fiscal Year Closing	✓	✗	✓



# Usability, Pricing & Conditions

Features Comparison

## UI

Full Web Interface	✓	✓	✓
Mobile App	✓	✗	✓
Android App	✓	✗	✓
iPhone App	✓	✗	✓

## Productivity Tools

Mass Edit	✓	✗	✓
Group by in lists	✓	✗	✓
Screen Designer	✓	✗	✗

## Marketplace

App Store/ Add-ons	✓	✗	✓
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## Subjective Rating

Navigation	9/ 10	6/ 10	9/ 10
Search	10/ 10	4/ 10	8/ 10
Shortcuts	9/ 10	9/ 10	7/ 10
Data Entry	8/ 10	8/ 10	7/ 10
Reconciliation Tool	10/ 10	7/ 10	9/ 10
Mobile App	10/ 10	1/ 10	9/ 10
Reports Customization	9/ 10	5/ 10	9/ 10



## Pricing & Conditions

Pricing	<i>Free, Forever<sup>1</sup></i>	<i>₹8,988 /year - ₹96,000 /year</i>	<i>₹7,200 /year - ₹21,600 /year</i>
Contract Duration	<i>N/A</i>	<i>Monthly / Perpetual</i>	<i>Monthly / Yearly</i>
Free Trial	<i>15 days</i>	<i>7 days</i>	<i>14 days</i>
Free Updates	✓	✓	✓
Hosting & Maintenance	✓	✓	✓
Support	✓	✓	✓

<sup>1</sup> Note: For Pricing case, it's free except if you install another app than Odoo Accounting.

# User Interface



The user interface is one of the most important features for any accounting software. Accountants invest most of their time registering data in the system. So, if they can record an invoice in 4 seconds rather than 15 seconds, it's a game changer.

The best user interface is not only about being beautiful or simple. It's about having the right feature when you need it, good usage of AI to limit manual recording of data, a smart feature to save time, and achieve expected outcome in 3 clicks rather than 15 clicks, etc.

The intuitive and easy-to-navigate user interface of accounting software will be more accessible for non-financial users within the businesses. Less technical support will be required as users will be able to easily navigate within their system and resolve their own issues.

## **TallyPrime**

Accountants prefer TallyPrime because it's fast with shortcuts and well known. But, its UI is bloated, has a high learning curve, and inefficient for non-simple recording of data & navigating in data or reports, cut-offs.

## **ZohoBooks**

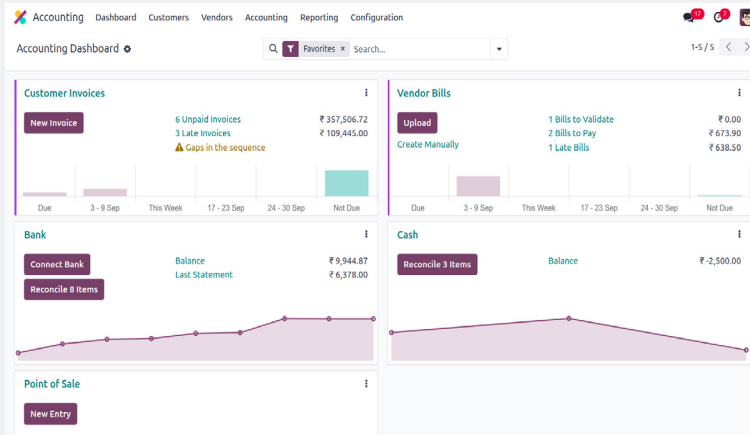
Zoho has a modern look and feel as it's web based, which is better for the mobile interface. But it suffers from the disadvantage of the web interfaces, loading of pages, inefficient shortcuts compared to Tally, etc.

## **Odoo**

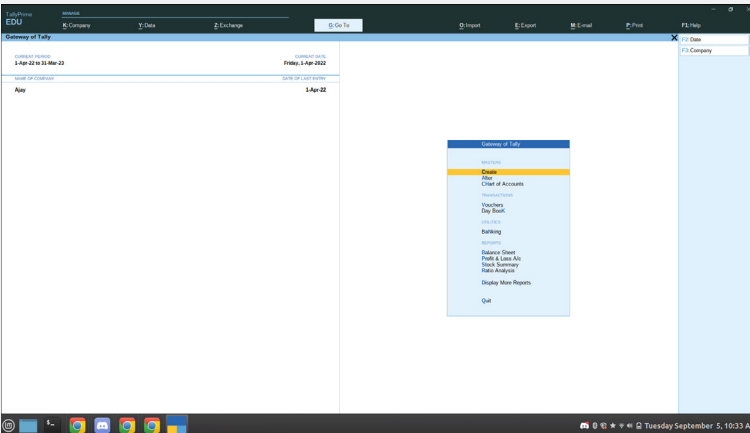
Odoo, being more modern, has the advantages of both worlds. It is web based, but has very efficient shortcuts, good AI integration, and sub 100ms response time on any click. Recording data is around 30% faster than in TallyPrime, and 80% faster than in Zoho. From data navigation, pivot analysis to dashboards and spreadsheets buildup, Odoo has hugely outperformed the two other players.

Our next section includes the screenshots which will help you to compare the user interface of three **Accounting software- Odoo17, TallyPrime, and Zoho Books.**

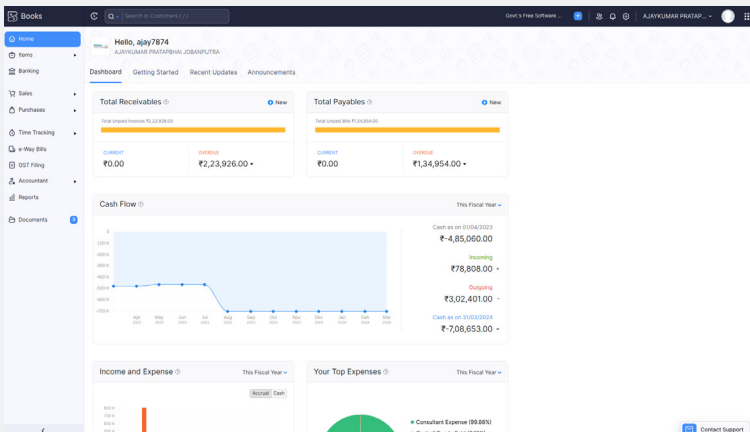
# Home Screen



odoo



TallyPrime



Zoho Books

# Invoice

odoo

Accounting Dashboard Customers Vendors Accounting Reporting Configuration

New Invoices JVA/2023/09/005

Send & Print Register Payment Preview Credit Note Request EDI Cancellation Send & WhatsApp Draft Posted

**Customer Invoice**  
**JVA/2023/09/005**

Customer Registered Customer Anika State  
Room 1, Madhikanta Ankampally Village  
Post box No. 2, No.45  
Sanganemudi 500602  
Telangana TS  
India - 50A5ACAAH15AGJSD

Invoice Date 09/04/2023  
Payment Reference JVA/2023/09/005  
Payment terms End of Following Month  
Journal Customer Invoices in INR

Place of supply Telangana [IN]  
GST Treatment Registered Business - Regular 015% GST IN

Electronic invoicing 1 Sent

Invoice Lines Journal Items ewjaybil Other Info EDI Documents

Product	Label	Account	Quantity	Price	Taxes	Tax excl.
[E-COM01] Large Desk	[E-COM01] Large Desk	200110 Local Sales	2.00	40,000.00	29% GST IN	₹ 80,000.00
[E-COM10] Pedal Bin	[E-COM10] Pedal Bin	200110 Local Sales	3.00	400.00	29% GST IN	₹ 1,200.00
[E-COM11] Cabinet with Doors	[E-COM11] Cabinet with Doors	200110 Local Sales	4.00	300.00	29% GST IN	₹ 1,200.00

Terms and Conditions

Unlisted Amount: ₹ 80,400.00  
GST: ₹ 11,416.00  
CGST: ₹ 11,416.00  
CGST: ₹ 66.36  
Total: ₹ 105,298.36

odoo

Registered Customer Anika State  
Room 1, Madhikanta Ankampally Village  
Post box No. 2, No.45  
Sanganemudi 500602  
Telangana TS  
India  
(0270) 80A4M4H15AGJSD

Customer Invoices JVA/2023/09/005  
Invoice Date 09/04/2023  
Due Date 09/04/2023  
Acknowledgment 10000000000000000000  
2023-09-04 20:17:00

INVOICE LINE	PRODUCT	QUANTITY	UNIT PRICE	TAXES	TAX INCL.	TAX EXCL.
[E-COM01] Large Desk	2.00	40,000.00	29% GST IN	₹ 80,000.00	₹ 80,000.00	
[E-COM10] Pedal Bin	3.00	400.00	29% GST IN	₹ 1,200.00	₹ 1,200.00	
[E-COM11] Cabinet with Doors	4.00	300.00	29% GST IN	₹ 1,200.00	₹ 1,200.00	

Subtotal  
₹ 80,400.00  
GST IN  
₹ 11,416.00  
CGST  
₹ 11,416.00  
CGST  
₹ 66.36  
Total  
₹ 105,298.36

QR Code  
Payment Information: JVA/2023/09/005  
QR Code  
Payment QR Code  
INR  
10529836  
INR  
105,298.36  
INR  
105,298.36

Payment Information: JVA/2023/09/005  
QR Code  
Payment QR Code  
INR  
10529836  
INR  
105,298.36  
INR  
105,298.36

TallyPrime

Accounting Voucher Creation

Party A/c name Anika Pvt Ltd  
Invoice Date 09/04/2023  
Invoice Type Sales Invoice  
Invoice No. 005/2023-04

Item	Quantity	Rate	Per	Disc %	Amount
[E-COM01] Large Desk	2.00	40,000.00			₹ 80,000.00
[E-COM10] Pedal Bin	3.00	400.00			₹ 1,200.00
[E-COM11] Cabinet with Doors	4.00	300.00			₹ 1,200.00

Unlisted Amount: ₹ 80,400.00  
GST: ₹ 11,416.00  
CGST: ₹ 11,416.00  
CGST: ₹ 66.36  
Total: ₹ 105,298.36

Zoho Books

Books

New Invoice

Customer Name\* Select or add a customer

Invoice# INV-000037  
Order Number  
Invoice Date 05/08/2023  
Terms Due on Receipt  
Due Date 05/08/2023

Warehouse Name\* Warehouse - 1  
E-Commerce Operator Select an e-commerce operator

Subject Let your customer know what this invoice is for

ITEM DETAILS

ITEM DETAILS	QUANTITY	RATE	TAX	AMOUNT
Type or click to select an item.	1.00	0.00	Select a Tax	0.00

Sub Total 0.00  
Discount 0.00

Save and Draft Save and Send Cancel

Make Reversing Total Amount ₹ 0.00  
Total Quantity 0

36

# Report

Accounting Dashboard Customers Vendors Accounting Reporting Configuration

PDF Journal Report

2023 - 2024 Journals: All Journals Options: Posted Entries Only

There are unposted Journal Entries prior or included in this period.

## Customer Invoices (INV) Journal Entry

Name	Account	Label	Debit	Credit	Taxes	Tax Code
INV(2023-0000) - 04/09/2023	100400 eMy Ajay	1005.0	₹ 1,000.00			
	200110 Local Sales	S	₹ 0.00	₹ 1,000.00	T: 2.5% CGST S, 2.5% SGST S	BASE CGST, BASE SGST
	112320 SGST Payable		2.5% SGST S	₹ 0.00	₹ 25.00	B: ₹ 1,000.00 SGST
	112330 CGST Payable		2.5% CGST S	₹ 0.00	₹ 25.00	B: ₹ 1,000.00 CGST

## Taxes Applied

Name	Base Amount	Tax Amount
5% GST	₹ 1,000.00	₹ 50.00

## Vendor Bills (BILL)

## Bank (BANK)

odoo

Lightnings  
EDU

Account  
Company  
Y Data  
Z Exchange

Q Input  
R Export  
M E-mail  
F Print  
K3 Help

Voucher Register

Any

1 Apr 22 to 30 Apr 22

F3: Period  
F2: Select Company

List of All Purchase Vouchers

TallyPrime

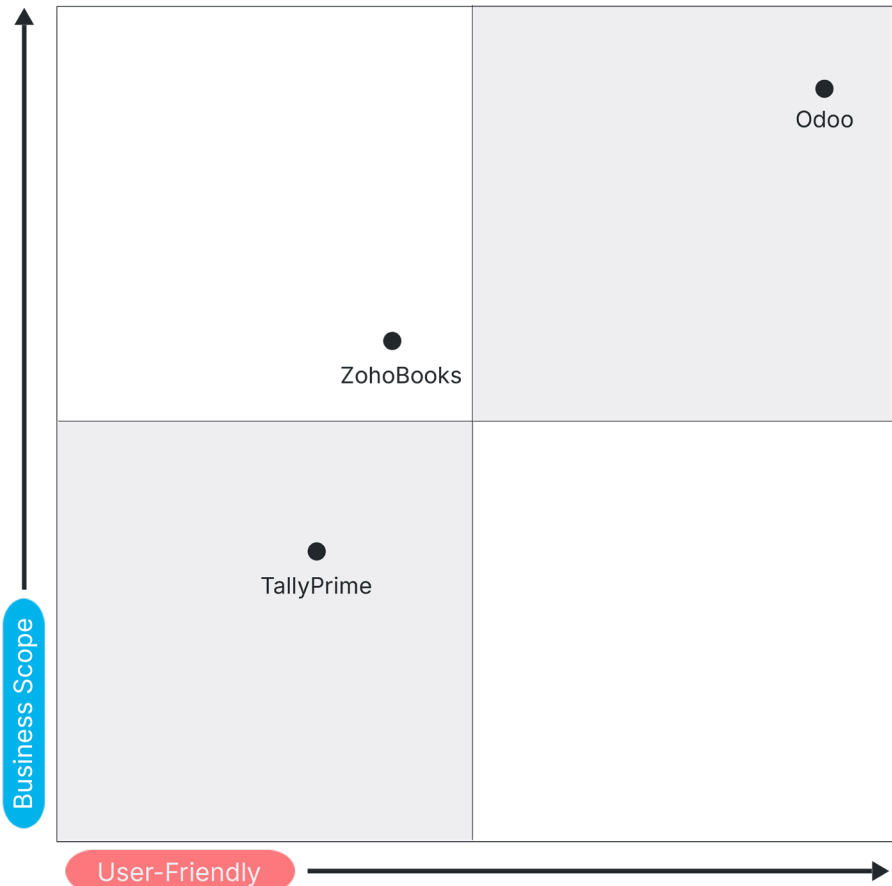
AJAYKUMAR PRATAPBHAI JOBANPUTRA		Journal Report	
From 01/04/2023 To 31/03/2024			
		DEBIT	CREDIT
01/04/2023 - BAL 122123 UN. JOURNAL			
Accounts Payable	4,000.00	0.00	
Consultant Expense	40,000.00	0.00	
Input CGST	3,800.00	0.00	
Input SGST	3,800.00	0.00	
Accounts Payable	0.00		47,200.00
TDS Payable	0.00		4,000.00
	91,200.00	91,200.00	
15/05/2023 - INVOICEBILL 12345545			
Custom Duty (12345)	200.00	0.00	
Input CGST	3,760.00	0.00	
AJAYKUMAR JOBANPUTRA	0.00		2,360.00
	2,360.00	2,360.00	
10/04/2023 - INVOICE INV-000008 (AM NRI) INVOICE 431			
Accounts Receivable	12,000.00	0.00	
Sales	0.00		12,000.00
Inventory Asset	0.00		1,800.00
Cost of Goods Sold	1,800.00	0.00	
	13,800.00	13,800.00	

ZOH Books

# *Different solutions, Different needs*

In order to excel in business, it is important to streamline ineffective processes. For it, you need to opt for the right software. This leads to the analysis of certain parameters such as- features, functionality, workflow, etc.

## *Business Scope and User-friendliness*





**Business scope** evaluates the software functions, specifications, usability, customization capability, and integrations with other tools for your business growth.

**User-friendliness** measures how software is user-friendly to use easily & intuitively and whether it is adaptable to the business according to its tailored needs or not. It evaluates how the software is simple to install along with the updates requiring minimal effort to understand & avoid time consuming training and procedures. It should also adhere to the industry standards and be efficient after all.

**Odoo, TallyPrime, and Zoho Books** have introduced game-changing software solutions to the accounting world. These software help you to ameliorate business's financial accuracy and visibility so that valuable time can be spent on more important tasks by integrating all business applications at one place and enhancing productivity.

**Odoo** is one of the robust all-in-one business management software which fastens the accounting operations placing all necessary tools at one place. It's highly customizable, integrates multiple applications, and accelerates businesses with an open-source nature! Its open-source nature empowers a thriving community resulting in a vast repository of community-contributed applications. It is the best solution provider for bill management.

**TallyPrime** is perfectly simple to use, versatile, and scalable. It offers solutions for accounting, project, inventory, invoice features, and much more. Additionally, it streamlines tax computations and compliance. But, it is only limited to accounting and doesn't cover other business domains such as sales, marketing, HR, etc.

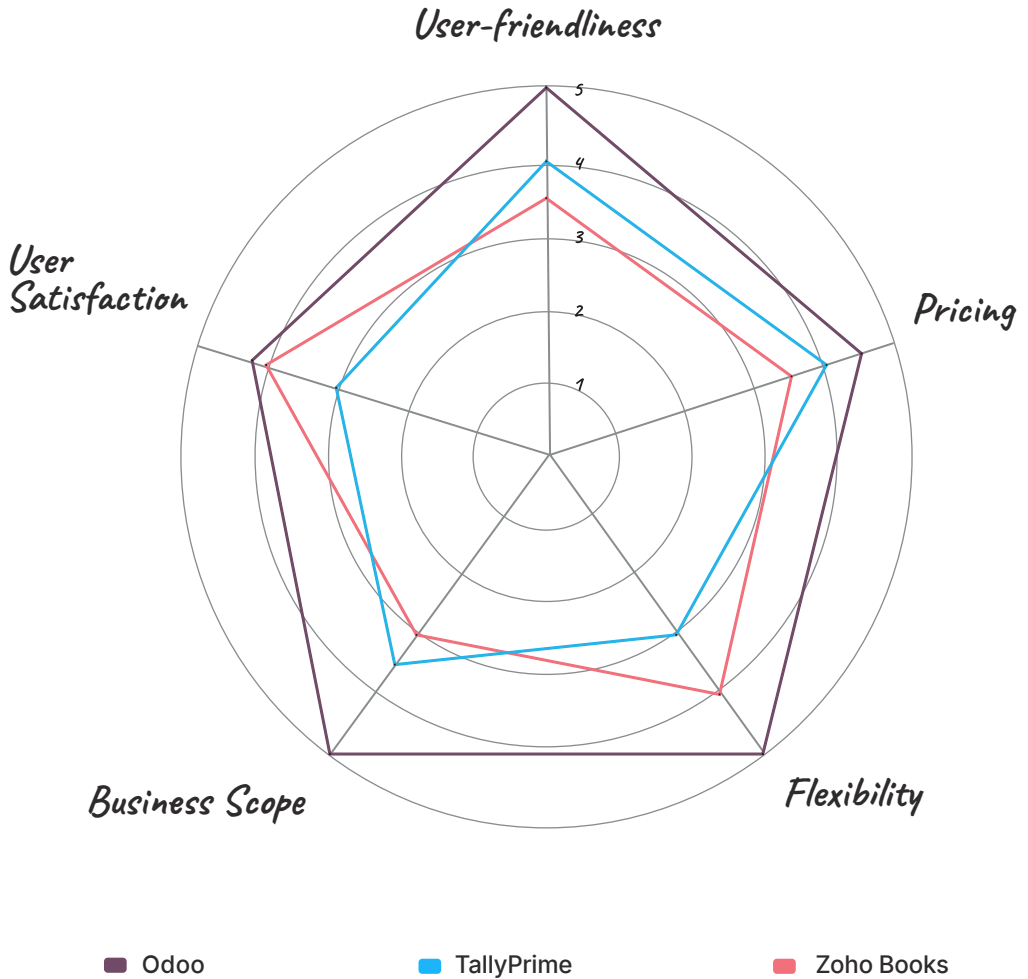
**Zoho Books** has enriched automation features for financial functions which is competitive to other accounting software in the marketplace. However, it may fail for advanced analytics. Zoho gives the reliability to access all your work from one place by integrating with other business applications. However, it is not user-friendly, and it may be difficult to use for those business owners who are not tech-savvy.

**Odoo** offers top-notch modular architecture & fosters continuous development and adaptability. Businesses have the flexibility to use any one of its applications that aligns with their needs. It has an extremely user-friendly user interface, provides straightforward navigation, and is comprehensive by nature.

On the other hand, **TallyPrime** and **Zoho Books** are not easily adaptable, their learning curve is long. Business owners may find it difficult to understand and implement them. TallyPrime customization is limited and its supporting system still lags and data security is a big issue in it. Zoho Books may be a good choice for task automation, but not for streaming business operations. It possesses a lack of payroll services, and doesn't incline integration options.



# Value Proposition



# Conclusion

TallyPrime used to be the Accounting leader in the Indian market back in 2020. Today, it is still being used in India and has a strong user base. Although it offers a good feature set, it has an outdated user interface as most of the customers expect cloud-based solutions.

Accounting software vendor- Zoho was the first “modern” accounting software to surf on the wave and offered a modern software solution for accountants.

Odoo has always been the leading product worldwide in terms of usability and feature coverage, years ahead of other accounting softwares on these two values. But, Odoo’s Indian localization was not perfectly mature before 2023. Now, it is on par with Zoho and TallyPrime with all Indian features (GST filing, multi-branches, TDS, UPI, e Waybill, e-Invoicing, etc).

Odoo has become the most complete and user-friendly software for Indian accounting. Its user base is still small, as they have just started. But, the product is superior at a lower price (Odoo Accounting is even free on Odoo Online).

## This image shows a full page of white paper with horizontal dotted lines, typical of primary school writing paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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