DT Alpha Consulting · India Startup & MSME Catalogue 2026–27

Get investor-grade before anyone asks.

SME IPO readiness, a fractional CTO for the days a month you need one, CTO-steered apps, ERP and automation, and DPDP readiness, from a team that reads Indian SME and pre-IPO companies the way a careful investor does.

Scan for the live checks and a 30-minute call

7.83 cr	**2.1 lakh+**	**−38%**	**13 May 2027**
enterprises registered on Udyam, to 28 Feb 2026	DPIIT-recognised startups, Jan 2026	fewer startup funding rounds, 1 Jan–21 Sep 2026	DPDP Rules: full Data Fiduciary obligations apply

Venkatram Rajagopalan · Founder & Fractional CTO · WhatsApp +91 99726 97305 · dtalpha.co/india

EXCELLENCE AT SCALE

A large, fragmented base, and four shifts creating demand

Where we focus: the moment a founder's ambition meets an investor's, a regulator's or a partner bank's scrutiny.

Founder-led MSMEs LR · BX · DP · EX

7.83 cr Udyam-registered enterprises. Owner-run firms formalising, digitising, exporting and, for the strongest, preparing to list.

Funded startups FC · BX · DP · FR

2.1 lakh+ DPIIT-recognised startups. Seed to Series B teams carrying a technology agenda ahead of their leadership bench.

Investors and funds DD · FC · LR

₹30 lakh cr MSME credit gap. AIFs, angel networks, family offices and lenders deploying into this base.

$10.3 bn

Capital is concentrating

Raised 1 Jan–21 Sep 2026 (+7%) across 1,134 rounds (−38%); seed $698 m (−37%).

−32%

The listing bar has risen

111 SME IPOs on NSE Emerge in FY26 (₹5,363 cr) after SEBI's March 2025 eligibility tightening.

13 Nov 2026

Data protection is dated

Consent Manager registration opens; full DPDP obligations follow on 13 May 2027.

Sources: Ministry of MSME via PIB/IBEF (1 Apr 2026); PIB via DPIIT (Jan 2026); SIDBI, Understanding Indian MSME Sector (May 2025); Tracxn India Tech report (Sep 2026); NSE FY26 primary-market report via ANI (22 Apr 2026); MeitY DPDP Rules (13 Nov 2025).

Every line is anchored to a dated instrument

Red marks the hard deadlines still ahead.

27 Jun 2022

CERT-In Directions

6-hour incident reporting; 180 days of logs held in India.

DP · FR

1 Apr 2024

RBI IT Governance MD

Board-level IT governance, vendor risk, BCP and DR for banks and NBFCs.

FR

Aug 2024

SEBI CSCRF

Recurring cyber audits for SEBI-regulated entities.

FR

Mar 2025

SEBI SME IPO norms

EBITDA ≥ ₹1 cr in 2 of 3 years; OFS ≤ 20% of issue.

LR · DD

8 May 2025

RBI Digital Lending

The lender stays fully responsible for its lending service providers.

FR

13 Nov 2025

DPDP Rules notified

Data Protection Board live; 18-month phased start.

DP

13 Nov 2026

DPDP Consent Managers

Registration mandatory under Rule 4.

DP

30 Dec 2026

EUDR, large and medium

Due diligence for coffee, rubber and wood exports.

EX

13 May 2027

DPDP full obligations

Data Fiduciary duties enforceable; penalties up to ₹250 cr.

DP

Sources: CERT-In Directions, 28 Apr 2022; RBI Master Direction on IT Governance, 7 Nov 2023 (effective 1 Apr 2024); SEBI CSCRF, Aug 2024; SEBI ICDR (SME) amendment, Mar 2025; RBI (Digital Lending) Directions 2025; MeitY DPDP Rules 2025, G.S.R. 846(E); Regulation (EU) 2025/2650.

The catalogue on one page

Eight lines on one ramp

Each line opens with a fixed-scope entry you can approve on your own signature, and each phase stands on its own deliverable.

Code	Line	Who it serves	Entry point	At stake
LR	**SME IPO Readiness**	MSMEs 12–24 months from a DRHP · SME-listed firms	10-day investor-lens pre-read	MARKET ACCESS · CASH
FC	**Fractional CTO / CPTO seat**	Seed–Series B founders · founder-led MSMEs	30-day diagnose, then a monthly seat	CASH · CONTINUITY
BX	**Apps, ERP & automation, CTO-steered**	MSMEs that need software built and run right	10-day blueprint	CASH · CONTINUITY
DP	**DPDP + CERT-In Evidence Desk**	Consumer startups · SaaS · MSME vendors to enterprises	10-day data map	LICENCE · CASH
FR	**Regulated Fintech Resilience**	LSPs · payment startups · NBFCs · small brokers	10-day partner-readiness sprint	LICENCE · MARKET ACCESS
EX	**EUDR Export Evidence Desk**	Coffee, rubber and wood exporters · FPOs	10-day export-readiness map	MARKET ACCESS
AX	**India → Africa Market-Entry Desk**	Indian companies entering Kenya, Uganda, Tanzania	10-day market and regulator map	MARKET ACCESS · LICENCE
TC	**India ⇄ East Africa Trade & Sourcing Desk**	Input makers selling to East African growers; processors sourcing cashew, pulses, macadamia, cocoa	10-day corridor trade map	AGRI TRADE · SUPPLIER DD

TRY	TRUST	EXPAND	SCALE
10-day sprint · one deal	build phase	standing desk	fractional seat · managed run

For investors: Investor-Grade Technology & Reality-Check Diligence (DD) is detailed in our Enterprise & Investor catalogue.
venkatram@dtalpha.co · dtalpha.co/india · WhatsApp +91 99726 97305 · +254 759 504 240

LR Service line

SME IPO Readiness — technology, controls and evidence

For founder-led MSMEs 12 to 24 months from a DRHP: the systems, controls and evidence a diligent investor will look for, in place before the merchant banker's checklist arrives.

Who it serves

- MSMEs targeting NSE Emerge or BSE SME
- SME-listed companies preparing for mainboard
- CFOs and promoters working with a merchant banker

The clock

SEBI ICDR (SME), Mar 2025
EBITDA ≥ ₹1 cr in 2 of 3 years; OFS ≤ 20%; each seller ≤ 50% of holding

Same amendment
Proceeds fund purposes other than repaying promoter loans

FY 2025–26
SME IPOs on NSE Emerge −32%

At stake

MARKET ACCESS · CASH

L0 · 10 business days

Investor-lens pre-read

We read your business the way a diligent SME-IPO investor reads a DRHP: promoter, plant, order book, controls and governance.

KEY DELIVERABLE
Listing-readiness scorecard and red-flag register

L1 · 8–16 weeks

Build

ERP and revenue-to-cash trail, IT general controls, vendor and related-party master hygiene, plant and capacity evidence.

KEY DELIVERABLE
Evidence binder mapped to DRHP sections

L2 · Through listing, year one

Sustain

LODR-ready reporting systems and a standing controls desk that keeps the evidence current after listing.

KEY DELIVERABLE
Quarterly controls attestation pack

Our preferred scope

- Revenue, receivables and inventory trail
- IT general controls: access, change, backup
- Use-of-proceeds vendors verifiable
- Plant and capacity evidence
- Cyber and DPDP baseline for risk factors
- Post-listing reporting systems

Why we are placed for this

The same diligence method we apply as investors in Indian SME issues, used from the issuer's side of the table, so the questions your future shareholders will ask are answered in your systems first. We work alongside your merchant banker, auditor and counsel; listing and legal opinions stay with them.

Approval: Promoter / MD · CFO

Proof

40+ SME, IPO and pre-IPO companies diligenced

17 section method incl. reality check

2→7 enterprise SaaS clients in a quarter (Leta)

ISO 9001 Bangalore delivery centre

Source: SEBI ICDR (SME) amendment, Mar 2025; NSE FY26 primary-market report via ANI (22 Apr 2026).

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FC Service line

Fractional CTO / CPTO seat

Senior technology and product leadership inside your company for the days a month you need it: architecture, roadmap, team, vendors and the investor conversation, owned end to end.

Who it serves

- Seed to Series B startups: SaaS, fintech, B2B commerce, logistics
- Founder-led MSMEs digitising operations and sales
- Portfolio companies placed by a fund or family office

The clock

1 Jan–21 Sep 2026
$10.3 bn raised across 1,134 rounds (−38%)

Illustrative reading
The next round goes to the team whose technology story holds up under diligence

At stake

CASH CONTINUITY

F1 · First 30 days

Diagnose

Architecture, cloud cost curve, security, team and roadmap baselined against your next funding or revenue milestone.

KEY DELIVERABLE
90-day technology plan tied to your milestone

F2 · Set days a month

Embed

Roadmap and architecture ownership, hiring, vendor and offshore-team management, delivery cadence and board reporting.

KEY DELIVERABLE
Monthly board-ready tech and product scorecard

F3 · When ready

Transition

We define the permanent role, support the search and hand over with a documented onboarding plan.

KEY DELIVERABLE
Documented handover to a permanent CTO

Our preferred scope

- Product strategy and SaaS packaging
- Architecture and cost-to-scale model
- Engineering hiring plan
- Vendor, offshore and GCC management
- Security and DPDP baseline
- Technology section of your data room

Why we are placed for this

Product and technology leadership across SaaS, B2B commerce and logistics in India and Africa: a logistics SaaS scaled from 2 to 7 enterprise clients in one quarter, warehouse digitisation that lifted orders per truck 75%, and a fractional CTO seat inside a central-bank-licensed payment operator.

Approval: Founder / CEO · board

Proof

40+ SME, IPO and pre-IPO companies diligenced

17 section method incl. reality check

2→7 enterprise SaaS clients in a quarter (Leta)

ISO 9001 Bangalore delivery centre

BX Service line

Apps, ERP and automation, CTO-steered

We scope it like an owner, build it with our Bangalore engineering centre, and stay accountable after go-live. You get a working system and the documentation to run it.

Who it serves

- MSMEs replacing Tally-plus-Excel operations
- Distributors and manufacturers needing dealer or field apps
- Founders whose first vendor build stalled
- Teams adopting Zoho or ManageEngine

The clock

Every two weeks
A working demo you can click

Go-live
Runbook, access list and handover documents

At stake

CASH CONTINUITY

B0 · 10 business days

Blueprint

Requirements from the people who will use it, architecture, data model, integrations and a fixed-scope build plan.

KEY DELIVERABLE
Blueprint and written fixed-scope quote

B1 · Sprints, demo every 2 weeks

Build

Customer and field apps, dealer portals, ERP rollout or rescue, workflow automation and owner dashboards.

KEY DELIVERABLE
Working system in production

B2 · Monthly

Run

Support, monitoring, improvements and security patching under an agreed service level.

KEY DELIVERABLE
Monthly service and improvement report

Our preferred scope

- Customer and field mobile apps
- Dealer and distributor portals
- ERP rollout or rescue
- Zoho One and ManageEngine setups
- Workflow automation
- Dashboards owners actually read

Why we are placed for this

A CTO who has owned production platforms stays accountable for every build, so architecture, security and data protection are designed in from day one. Delivery runs from our Bangalore engineering and operations centre (ISO 9001:2015); we are an approved Zoho and ManageEngine affiliate.

Approval: Founder / MD

Proof

40+ SME, IPO and pre-IPO companies diligenced

17 section method incl. reality check

2→7 enterprise SaaS clients in a quarter (Leta)

ISO 9001 Bangalore delivery centre

DP Service line

DPDP + CERT-In readiness → evidence desk

India's data-protection clock now carries fixed dates. We map your personal data, put the consent, rights and breach machinery in place, and keep the evidence current.

Who it serves

- Consumer startups: D2C, health, education, fintech
- HR-tech and B2B SaaS handling customer data
- MSME vendors receiving DPDP clauses from enterprise buyers

The clock

13 Nov 2026
Consent Manager registration mandatory (Rule 4)

13 May 2027
Full obligations; penalties up to ₹250 cr

Since 27 Jun 2022
CERT-In: 6-hour reporting, 180 days of logs in India

At stake

LICENCE CASH

DP0 · 10 business days

Map

Personal-data inventory, purpose register, processor list and gap map against the DPDP Act, Rules and CERT-In Directions.

KEY DELIVERABLE
Day-10 readiness scorecard

DP1 · 6–10 weeks

Build

Consent notices, a rights-request workflow inside the 90-day window, one breach playbook for CERT-In and the Board, in-India log retention.

KEY DELIVERABLE
Operating consent, rights and breach machinery

DP2 · Monthly desk

Sustain

Evidence kept current, vendor flow-downs managed, breach drills run and reported to your board.

KEY DELIVERABLE
Monthly evidence pack and board note

Our preferred scope

- Data inventory and purpose register
- Itemised consent notices
- Rights and grievance workflow
- Unified 6-hour breach playbook
- 180-day log retention, run 24×7
- Processor contracts and flow-downs

Why we are placed for this

An evidence-desk method built for supervised financial institutions, and a Bangalore operations centre that can carry the 24×7 log retention and incident watch the Directions call for.

Approval: Founder / CEO · CTO

Proof

40+ SME, IPO and pre-IPO companies diligenced

17 section method incl. reality check

2→7 enterprise SaaS clients in a quarter (Leta)

ISO 9001 Bangalore delivery centre

Sources: MeitY DPDP Rules 2025, G.S.R. 846(E), 13 Nov 2025; CERT-In Directions under s.70B(6) IT Act, effective 27 Jun 2022.

FR EX AX Specialist lines

For regulated fintechs, exporters and companies heading to Africa

Three lines with their own clocks, run with the same fixed-scope entry and evidence-first method.

FR · Regulated Fintech Resilience & Partner-Bank Evidence

For LSPs, payment and collections startups, NBFCs and small brokers operating inside a bank's or NBFC's regulated perimeter.

- **FR0** partner-readiness sprint, 10 days: your controls mapped to the lender's due-diligence questionnaire
- **FR1** resilience engineering, 4–8 weeks: failed transactions analysed by domain, runbooks, a tested DR drill
- **FR2** run: follow-the-sun NOC and compliance desk

Clocks: RBI Digital Lending (8 May 2025) · RBI IT Governance MD (1 Apr 2024) · SEBI CSCRF (Aug 2024). Proof: 95%+ transaction success sustained for a central-bank-licensed operator; enterprise SLA delivery for IDFC Bank and Axis Bank Group (prior roles).

EX · EUDR Export Evidence Desk

For coffee curers, rubber processors, wood-product exporters and the FPOs and aggregators that supply them.

- **E0** map, 10 days: traceability and plot-geolocation inventory against EU requirements and buyer terms
- **E1** evidence, 6–10 weeks: geolocation and due-diligence-statement pipeline on tools you already run
- **E2** sustain: the trail kept current each season, extended to funder reporting

Clocks: EUDR binds large and medium operators from 30 Dec 2026, micro and small from 30 Jun 2027. Scope: cattle, cocoa, coffee, palm oil, rubber, soy and wood, plus derived products.

AX · India → Africa Market-Entry Desk

For Indian fintech, SaaS, health, agri and EV companies entering Kenya, Uganda and Tanzania, from a Nairobi team inside those markets.

- **AX0** market and regulator map, 10 days: licence path, standards, data residency, payment rails and partners
- **AX1** land, 8–12 weeks: distributor and financing introductions, local compliance evidence
- **AX2** run: a Nairobi front with the 24×7 run from Bangalore

India–Africa trade reached $93.69 bn in FY26 (+14.39%). Indian two-wheeler makers built over half of Africa's market through local distribution partners.

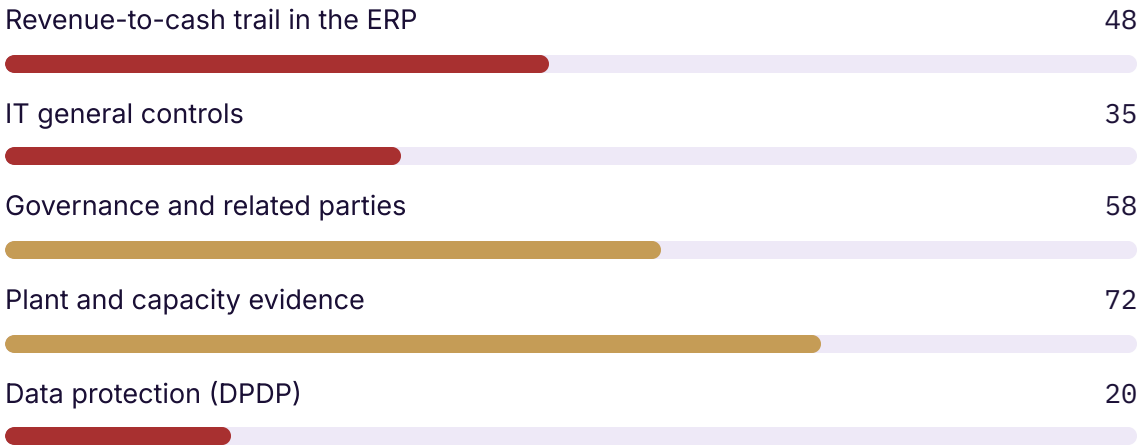
Sample deliverable · illustrative data

What a promoter receives on day 10

The investor-lens scorecard from the L0 pre-read: five dimensions, the eligibility check and the top three fixes before the DRHP. Run a free 60-second version at dtalpha.co/india.

Investor-lens scorecard · Company B

Founder-led manufacturer, 18 months from a DRHP · L0 pre-read, day 10



Eligibility check

- Operating profit ≥ ₹1 cr in 2 of 3 years: **met**
- OFS within 20% of issue: **planned**
- Promoter-loan repayment from proceeds: **remove from objects**

Top three fixes

- Move billing and receipts fully into the ERP
- Named access and change logs
- Personal-data map and consent notices

Overall 47 / 100 today · L1 build plan: 12 weeks · We work alongside your merchant banker and auditor.

SAMPLE · ILLUSTRATIVE

Why DT Alpha

Four reasons, one record

Rare in this market: product and platform leadership, regulated-operations evidence and an investor's diligence lens, held by the same team.

Operator-built

Fractional CTO inside a central-bank-licensed payment operator, and enterprise SLA delivery for Indian banks before that. We have owned the outcomes we now advise on.

The investor's eye

A 17-section method on 40+ Indian SME and mainboard issues. Founders get the questions their investors will ask; investors get answers verified on the ground.

Two-continent footprint

A Nairobi engagement front and a Bangalore operations centre (ISO 9001:2015) carrying the build and the 24×7 run.

Evidence first

Every deliverable is built to be handed to someone who checks it: a regulator, an auditor, a merchant banker, a partner bank or an investment committee.

Track record, including prior roles

BOU-licensed PSO · Uganda | IDFC Bank · India | Axis Bank Group · India | Khan Bank · Mongolia | IBM | Oracle | Tata Elxsi | Orange | Skylo | Getronics | RCL Group

Career path behind the catalogue: Cognizant · Darashaw · UCAL · Honeywell · HP · Wasoko · Leta · DT Alpha. Track record reflects delivery by the DT Alpha team, including engagements completed in prior roles; no endorsement implied.

How to work with us

Enter at one point. Judge it on its own deliverable.

Enter at one point, judge it on its own deliverable, and let it earn the next one. Costs are scoped from the ground up for your stage and stack, and come in a written quote.

Sprint

`10 business days, fixed`

L0 · B0 · DP0 · FR0 · E0 · AX0: a scorecard or blueprint in your hands first.

Build

`Milestones`

L1 · B1 · DP1 · FR1: fixes and systems, demoed every two weeks.

Desk

`Monthly, 90-day minimum`

L2 · DP2 · FR2 · E2: evidence kept current and reported.

Seat

`Set days a month`

FC: fractional CTO / CPTO with a defined path to a permanent hire.

Next steps

1. A 30-minute call or WhatsApp to place your situation
2. One working session: we scope live with your team
3. A fixed-scope sprint, quoted in writing
4. Operating within 15 days of agreement, where the fit is right

Free 60-second Investor-Lens Score at dtalpha.co/india. We assess businesses and fix their technology and evidence; investment decisions stay with investors and their registered advisers.

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Book a 30-minute call: calendly.com/venkatram-r/30-minute-consult

Scan for the live 60-second check and booking on **dtalpha.co/india**