

Smart Fuel card Performance

3

State

32

District

95

Station Name

34

Name of Card

1125

Transaction ID

95,20,430

Total Amount (Rs.)

1,02,080

Quantity (Litres)

₹ 93

Average Cost Per Litre

Transaction mode

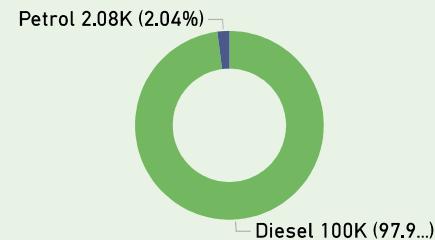
Card

OTP

Name of Card

All

Quantity (Litres) by Product Name



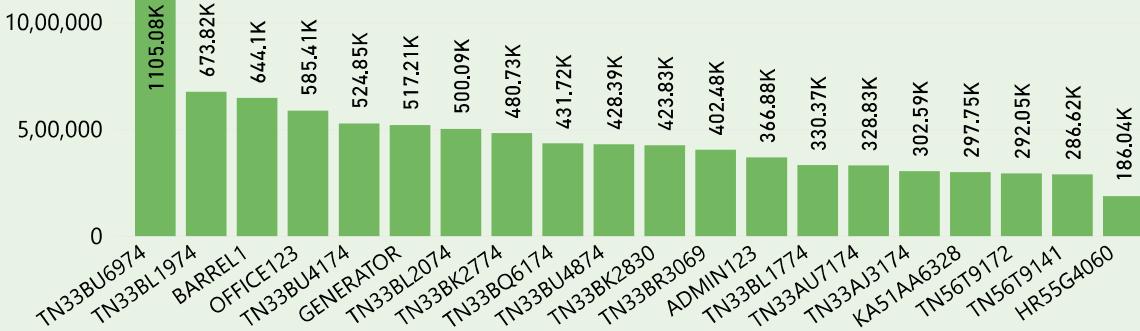
State

Andhra
Pradesh

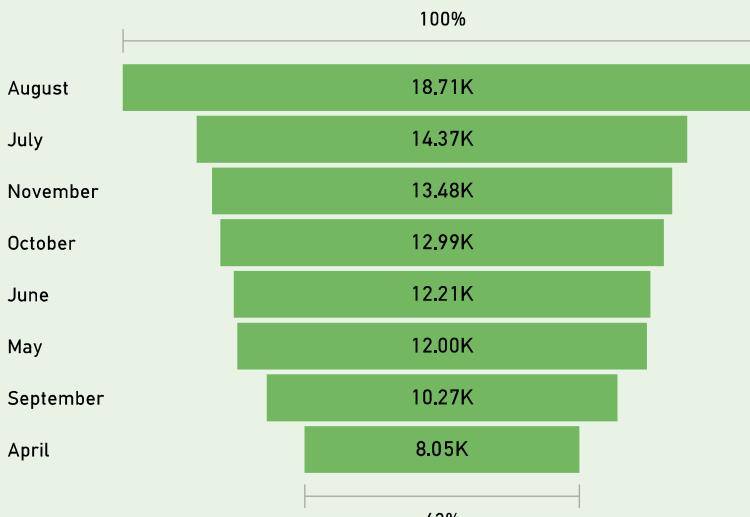
Karnataka

Tamil Nadu

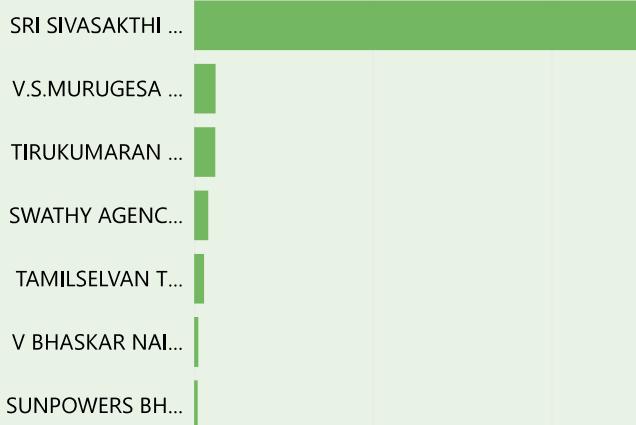
Sum of Total Amount (Rs.) by Name of Card



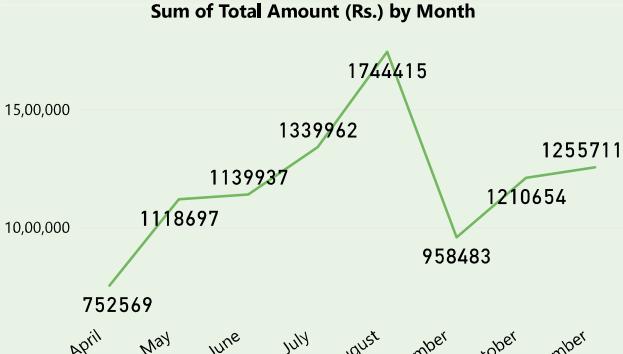
Sum of Quantity (Litres) by Month



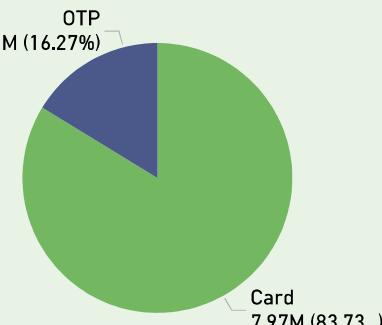
Sum of Quantity (Litres) by Fuel Station Name



Sum of Total Amount (Rs.) by Month



Sum of Total Amount (Rs.) by Transaction ...



Smart Fuel Card Performance

KPI Summary & Management Report

1. Executive Overview (What Management Cares About)

The Smart Fuel Card system recorded ₹95.2 lakh in fuel expenditure across 1,125 transactions, consuming 1.02 lakh litres across 3 states and 95 fuel stations. Fuel usage is heavily diesel-dominated (97.9%), indicating commercial fleet operations. However, spending and volume are highly concentrated across a small number of cards and fuel stations, creating financial control and dependency risks.

2. Core KPIs (Hard Numbers)

Operational Scale

- States: 3
- Districts: 32
- Fuel Stations: 95
- Active Fuel Cards: 34
- Transactions: 1,125

34 cards generating 1,125 transactions = ~33 transactions per card. That's not "normal usage"; that's heavy reuse or shared-card behavior unless policy explicitly allows it.

Financial KPIs

- Total Fuel Spend: ₹95,20,430
- Total Quantity: 1,02,080 Litres
- Average Cost / Litre: ₹93

₹93/litre aligns with diesel-heavy consumption. This KPI is acceptable only because diesel dominates. Without separating petrol cost per litre, this metric is incomplete.

3. Fuel Mix & Policy Compliance

Fuel Type Quantity Share

Diesel

97.9%

Petrol

2.1%

Fuel mix is consistent with fleet usage. However, petrol usage exists and is not explained. If petrol vehicles are exceptions, they should be explicitly tagged and audited.

4. Transaction Mode Risk Analysis

Mode Spend Share

Card

₹7.97M

83.7%

OTP

₹1.55M

16.3%

OTP usage at 16% is high. OTP is usually a fallback, not a primary mode. This indicates:

- Card damage or misuse
- Operational workarounds
- Weak enforcement of card controls

OTP transactions should be monitored, capped, or flagged, not silently accepted.

5. Monthly Consumption & Spend Trends

Quantity Peak

- August: 18.7K litres (highest)
- April: 8.05K litres (lowest)

Spend Trend

- Peak spend in August (₹17.4L)
- Sharp drop in September (₹9.6L)

There is no explanation for demand volatility. No seasonal tagging, no route expansion indicator, no operational context. This is a management blind spot.

6. Spend Concentration (Major Risk)

By Fuel Card

- Top card: ₹11.05L
- Lowest card: ₹1.86L

A handful of cards control a disproportionate share of spend. If even one high-value card is misused, financial leakage will be significant.