

# 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



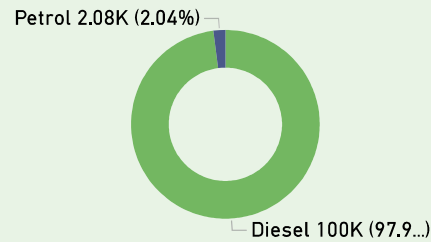
State

Andhra Pradesh

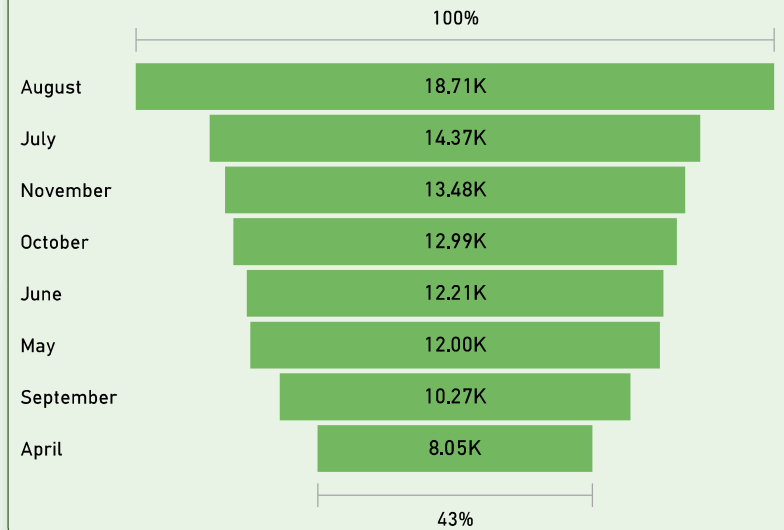
Karnataka

Tamil Nadu

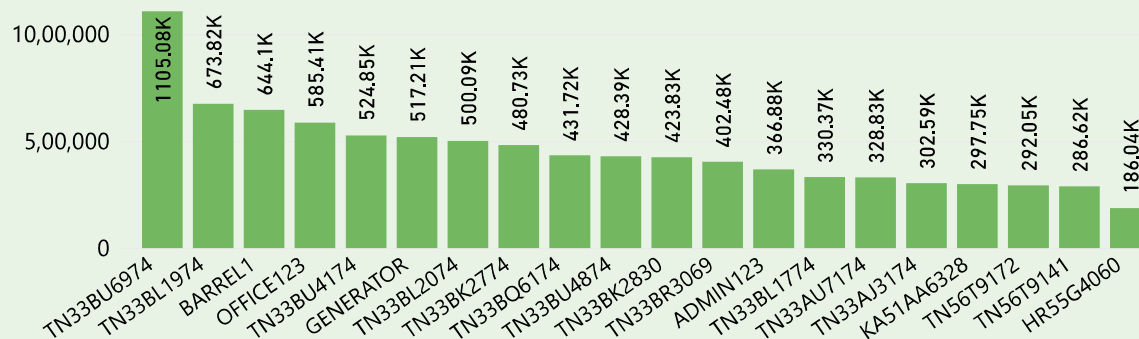
### Quantity (Litres) by Product Name



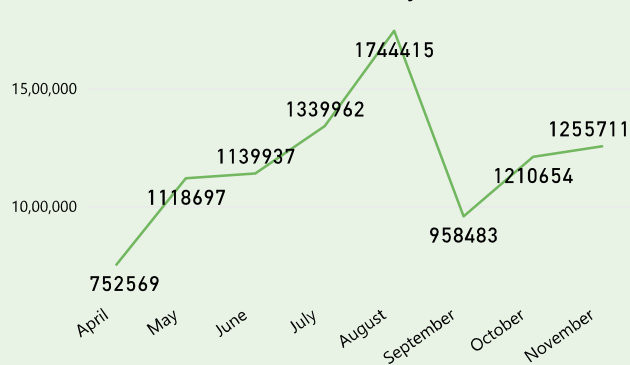
### Sum of Quantity (Litres) by Month



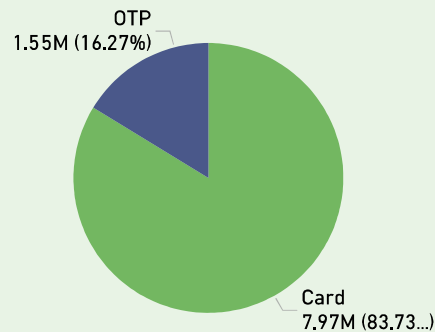
### Sum of Total Amount (Rs.) by Name of Card



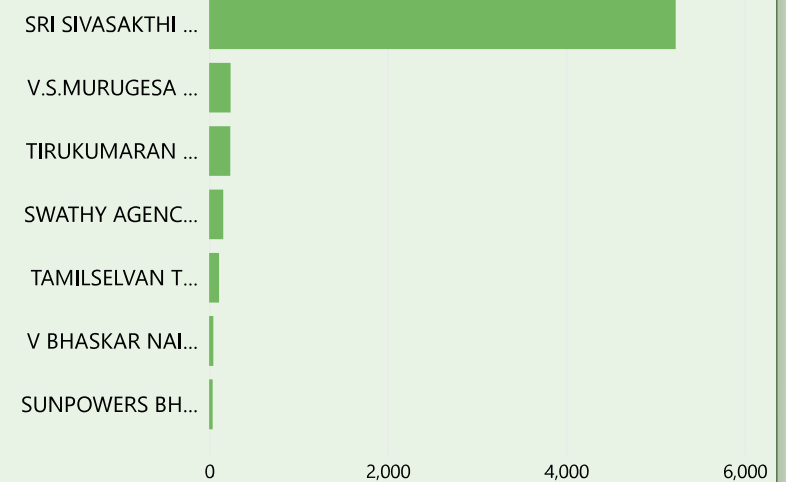
### Sum of Total Amount (Rs.) by Month



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



### Sum of Quantity (Litres) by Fuel Station Name



## 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: 18.71K 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.