

## Vijay Patil joins Creative Business Decisions as a Strategic Advisor/President

Creative Business Decisions (CBD Credit USA) Taps into The Knowledge and Experience of Mr. Vijay Patil to Accelerate Growth.



**Princeton, New Jersey Jul 27, 2023 ([IssueWire.com](https://www.issuewire.com))** - Creative Business Decision (CBD), a leading analytical services company established in 1982 is pleased to announce the appointment of Mr. Vijay Patil as Strategic Advisor/President of the Company.

Mr. Patil is an entrepreneur and senior executive who has over two decades of experience in establishing and managing consumer finance products, portfolios, and operations. He is the Co-founder of TRNSACT, a technology company that is disrupting the Equipment Financing industry. Mr. Patil was a founding member of Yamaha's Finance operation in the USA. As a Chief Risk and Strategy Officer, he built Yamaha's underwriting framework, risk management infrastructure, and operating procedures, and led risk, strategy, and credit and servicing operations. His responsibilities included establishing full-spectrum credit programs (sub-prime to super-prime), Installment and revolving (credit card) lending, leading strategic initiatives, and project management. Prior to Yamaha, Mr. Patil managed Risk, Analytics, Information Management, and Credit operations for Mitsubishi Motors Credit of America and led the risk management function as a Vice President of Risk Management at HSBC Auto Finance USA.

As a Strategic Advisor/President at Creative Business Decisions, Mr. Patil will be responsible for expanding his position across the credit risk automation, analytics, Artificial Intelligence, and Machine Learning markets and driving growth in the business. He will lead CBD's strategic initiatives and develop a product roadmap to increase market presence.

"Vijay is a well-known and highly respected leader in the consumer finance industry", said Dr. Pat Nanda, CBD's Chief Executive Officer, "We are looking forward to leveraging his vast knowledge base, experience, and network to take our business to the next level. He will help us incorporate the latest in technology, develop advanced credit risk management products, and open new frontiers. Vijay's risk management expertise, business acumen, technology background, and proven innovation capabilities will be crucial to us as we expand our product offerings and customer base".

### **About CBD Credit**

Established in 1982, Creative Business Decisions (CBD) is a decision management solutions company, headquartered in Princeton, New Jersey. Over the last 40+ years, CBD has developed over 400+ credit risk assessment products for clients like American Express, Citibank, Mercedes Benz, Verizon, Tidewater, Nationwide Acceptance, and hundreds of other large and small companies around the world. CBD has incorporated Artificial Intelligence and Machine Learning techniques into its development methodology to further enhance its predictive power of scorecards. DecisionStation, CBD's proprietary, purpose-built, fully integrated Application System and Decision Engine platform serve as a Loan Origination System and a Decision Engine for Auto Lenders and Furniture Retailers. CBD also helps its clients optimize returns on their credit portfolios through custom-built empirical and behavioral scoring models. For more information, contact Lori at (609) 452-9551 or [info@CBDcredit.com](mailto:info@CBDcredit.com).



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