






PERSONAL INFORMATION

DANCHO PETROV



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 <https://ue-varna.bg/bg/teacher/4039>

WORK EXPERIENCE

- 2007 – to now

Associate professor at the Finance Department of the University of Economics – Varna (Subjects: Corporate Finance, Banking, Investments)  
 Activities: Teaching and scientific research  
 University of Economics – Varna,  
 77, Kniaz Boris I, Varna, 9000, Bulgaria  
<http://ue-varna.bg>
- 1999-2007

Assistant professor in Finance and Banking at the Finance Department in the University of Economics – Varna  
 Activities: Teaching and scientific research  
 University of Economics – Varna,  
 77, Kniaz Boris I, Varna, 9000, Bulgaria  
<http://ue-varna.bg>
- 1993-1996

Operational accountant in HVB Biochim Commercial Bank (part of Unicredit Group from 2006), Varna branch

EDUCATION AND TRAINING

- 2002

Ph.D. in Finance Science with dissertation thesis  
 “Credit Risk Diagnostics in Agrarian Sector”
- From 1995 – to 1998

Doctoral student in Finance Science at the Finance Department in the University of Economics – Varna, Bulgaria
- From 1987 – to 1991

Russian University of Cooperation, Moscow, Diploma in Economics of Trade, awarded with degree of “Master of Science” in Economics  
<http://eng.ruc.su/>

PERSONAL SKILLS

Mother tongue(s)

Bulgarian

Other language(s)

|         | UNDERSTANDING |         | SPEAKING           |                   | WRITING |
|---------|---------------|---------|--------------------|-------------------|---------|
|         | Listening     | Reading | Spoken interaction | Spoken production |         |
| English | C1            | C1      | C1                 | C1                | C1      |
| Russian | C1            | C1      | C1                 | C1                | C1      |

Levels: A1/A2: Basic user - B1/B2: Independent user - C1/C2 Proficient user  
Common European Framework of Reference for Languages

Communication skills

- Good communication skills gained through my participations in International Scientific Conferences
- Good communication skills in multinational environment gained through my experience in Erasmus educational exchange

Organisational / managerial skills

- Scientific Advisor of three doctoral students in Finance Department in University of Economics – Varna
- Participation in seven scientific projects
- Chairman of Scientific Committee for defending PhD thesis and Reviewer of two doctoral dissertations
- Scientific Advisor of five awarded students' scientific papers

Job-related skills

- Good command of providing scientific work and research
- Good expertize in teaching

Digital competence

| SELF-ASSESSMENT        |                 |                  |                 |                 |
|------------------------|-----------------|------------------|-----------------|-----------------|
| Information processing | Communication   | Content creation | Safety          | Problem solving |
| Proficient user        | Proficient user | Proficient user  | Proficient user | Proficient user |

Other skills

- Presentation skills gained through my teaching activities and participations in more than 30 scientific conferences incl. participation as a keynote speaker ([http://www.icbe-ct.com/downloads/ICBE\\_2018\\_Program.pdf](http://www.icbe-ct.com/downloads/ICBE_2018_Program.pdf) )
- Adaptability to multinational environment gained through my experience in Erasmus educational exchange and participations in more than 18 international scientific conferences
- Ability to lead and motivate gained through scientific advising of doctoral, masters and bachelor students

Driving licence

B

## ADDITIONAL INFORMATION

**More than 80 publications in the field of Finance and Banking**

List of publications is available at:

<https://scholar.google.bg/citations?user=c2UdmgkAAAAJ&hl=bg>

Web of Science Researcher ID: AAC-7557-2019

Six papers indexed in *Web of Science* (N 3,4,5,8,9,13 from the list below) and four reviews

***Publications in English (selected):***

1. Petrov, D. Blockchain Ecosystem in the Financial Services Industry. FAIMA Business and Management Journal, Bucharest, Niculescu Publ. House Universitatea Politehnica Din Bucuresti, Vol.8 , Issue 1, 2020, pp. 19 - 32.
2. Petrov, D. A New Digital Age in Finance: Blockchain and Smart Contracts. Horizons, International Scientific Journal, Series A, Year XIII, Volume 25, North Macedonia, Bitola, University St. Kliment Ohridski, 2020, 7 - 21.
3. Petrov, D. *Blockchain in Banking: Disruptive New Technology or Much Ado About Nothing, Management Perspectives in the Digital Transformation: The 9th International Conference of Management and Industrial Engineering, November 14 - 16, Bucharest, Niculescu Publ. House, 2019, pp. 180-190.*
4. Petrov, D. *Blockchain in Financial Industry: Between Inflated Expectations and Disillusionment. New Challenges of Economic and Business Development - 2019: Incentives for Sustainable Economic Growth, 11th International Scientific Conference, Proceedings, May 16 - 18, 2019, Riga, Univ.of Latvia, 2019, pp. 642 - 652.*
5. Tonkova, E., Petrov, D., Hristova, S. *Investment in High Technologies and Its Role for Enhancing the Competitiveness of National Economy New Challenges of Economic and Business Development - 2019: Incentives for Sustainable Economic Growth, 11th International Scientific Conference, Proceedings, May 16 - 18, 2019, Riga, Univ.of Latvia, 2019, pp. 873 - 883.*
6. Petrov, D. The Impact of Blockchain and Distributed Ledger Technology on Financial Services, International Scientific Journal Industry 4.0, Sofia: Scientific Technical Union of Mechanical Engineering Industry 4.0, 4, 2019, 2, pp. 88 - 91.
7. Petrov, D. Business Through Syndicated Loan, FAIMA Business and Management Journal, Bucharest, Niculescu Publ. House Universitatea Politehnica Din Bucuresti, 7, 2019, 1, pp. 49 - 63.
8. Tonkova, E., Petrov, D., Hristova, S. *The Need for Regional Balancing of Investments, New Challenges of Economic and Business Development – 2018: Productivity and Economic Growth, Riga, University of Latvia, 2018, pp. 747-756.*
9. Petrov, D. *BLOCKCHAIN TECHNOLOGY – A BANK LENDING (R)EVOLUTION: THE CASE OF SYNDICATED LOANS. New Challenges of Economic and Business Development – 2018: Productivity and Economic Growth, Riga, University of Latvia, 2018, 500-510.*
10. Petrov, D. Blockchain in Financial Services – Between Hype and Reality, Turbulent Times: Economic and Political Directions, Proceedings of the 8th International Conference on Business and Economy, Constanta, Romania, Nov. 8-10, 2018, pp. 182-192.
11. Petrov, D. Is the Global Syndicated Loan Market Attractive? International Conference of Management and Industrial Engineering, Management and Innovation Society, Bucharest: Niculescu Publishing House, 8, 2017, 616 - 627.
12. Petrov, D., Tonkova, E., Hristova, S. Marketing Approaches to Attract Investments in Municipalities. Journal of Emerging Trends in Marketing and Management, The Bucharest University of Economic Studies, I, 2017, 1, pp. 222 - 229.
13. Petrov, D. *The Syndicated Loan Market - Post- or Pre-crisis. // New Challenges of Economic and Business Development - 2016: Society, Innovations and Collaborative Economy: Proceedings, May 12 - 14, 2016, Riga, University of Latvia, 2016, p. 532 - 540.*
14. Petrov, D. Determinants of choosing sources of financing for municipal projects. // International Journal VALLIS AUREA, 1, 2015, N 1, p. 55 - 63.
15. Petrov, D. Possibilities to Finance Socially Significant Projects with Own Resources from Local Budgets ( the Case of Burgas Municipality). // Proceedings of the fourth

- International Conference "Vallis Aurea" Focus on Regional & Innovation Development, 18th - 20th Sept. 2014. - Pozega, Croatia: Polytechnische School of Pozega, 2014, p. 519 - 525.
16. Petrov, D. Deposit pricing matrix – formation, key strategies and instruments. // L'UE et ses rapports au monde. Perte de statut ou emergence d'un nouveau modele de croissance "Made in Europe": Trav. Sci. du Reseau PGV T. 1, XVII Conf. Intern. du Reseau PGV 8 - 10 Sept. 2011. - Grenoble: Univ. Pierre Mendes-France de Grenoble, Editions PGV, 2011, p. 416 - 427.
  17. Petrov, D. Knowledge Banking: Challenges, Benefits, and Key Drivers. Les Defis du developpement Durable: Politiques Industrielles et Commerciales dans l'Union Europeenne : Monographie. - Bratislava, 2009, p. 705 - 716.
  18. Petrov, D. Considerations on the Formation of a Competitive Lending Policy of Commercial Banks in Bulgaria. Intern. Conf. on Business and Economy, 6 - 8 nov. 2008. - Constantza : Spiru Haret Univ., 2008, 41 - 47.
  19. Petrov, D. The Renaissance of the Syndicated Financing. Analele Universitatii Spiru Haret, Ser. Economie. - Bucuresti , Ed. Fundatiei Romania De Maine, An. VIII, 3, , 2008, № 8, 111 - 120.
  20. Petrov, D. Investment Bank Lending in Bulgaria - the Challenges of European Integration. L'Europe et le Developpement Regional: XIII Conf. Inter. du reseau PGV, 20-21 sept. Portugal, 2007 - Lisbonne : PGV / AESIC ISLA, 2007, 2007, 309 - 316.
  21. Petrov, D. Formation and Development of Lending Policy - Real Challenge to Commercial Banks in Transition Countries: The Case of Bulgaria. Ekonomika a spolocnost, Journal of Economics and Social Research, 2006, 1, 16-31.
  22. Petrov, D. Contemporary Emphases in Human Resources Management in Banks. La Dynamique des Ressources Humaines Facteur Potentiel D'Integration dans L'Europe Elargie : XII Conf. Intern. du Reseau PGV, 21-22 sept. 2006, Roumanie. - Timisoara: EUV, 2006, 2006, 156-166.
  23. Petrov, D. Investment Bank Loans and Challenges for Bulgaria's Commercial Banks. Innovation Entrepreneurship and Competitiveness: Balkan and Black Sea Countries Conf., 3 - 5 Nov. 2006, Greece. - Kavala, 2006
  24. Petrov, D. Challenges to the Financing of Small and Medium Enterprises (SME) in Bulgaria under the Conditions of Eurointegration. Nova ekonomika, Bratislava, 4, 2005, 4, 19-25

#### Courses Lecture courses at University of Economics – Varna (2005-2019):

Corporate Finance (in English)  
 Financial Management (in English)  
 Introduction in Finance (in Russian and Bulgarian)  
 Bank Deals  
 Banking Stuff Management  
 Banking  
 Finance  
 Enterprise Finances  
 International Banks and Euromarkets

#### Participations in projects and Erasmus exchange

##### Participations in projects:

2019 – Chief of scientific project under Ordinance 9 of UE-Varna “Dimensions of household debt in Bulgaria”  
 2018 - Contemporary approaches to attracting investment for the development of the territory, Scientific project under Ordinance 9  
 2016-2018 Scientific chief of a project to support the development of a dissertation of doctoral student Radina Momchilova  
 2013-2015 Scientific project under Ordinance 9, № NI-134/2014 on "Development of the local potential for socio-economic development of the regions"  
 2011-2012 Improving human management resources in the municipal administration of Varna municipality for modern policy in Education and Health under the Operational

Program "Administrative Capacity", co-funded by the European Union through The European Social Fund (Contract № 10-21-35/09.06.2011);  
2006-2007 - "Remission of Social Economic Disparities among Countries in Global Context of Expanding European Union", ASO:SK-05/06-BA-018. Under sponsorship of Austrian Science and Research Liason Office (ASO); Project cooperation and team creation from Austria, Bulgaria, Romania and Slovakia;  
2004 Project of UE Varna for an internal competition for scientific projects " Bank lending to the agrarian business - risks and alternatives" (published in Ts. Kalyandjiev Library).

#### Erasmus Exchange:

2019 – Lecture courses in Contemporary technologies in Finance, University of Nis, Serbia  
2018, 2019 - Lecture courses in Capital Budgeting in University "Sv. Kliment Ohridski", Bitola, North Macedonia  
2016 - Lecture courses in Contemporary Accents in Corporate Financial Management, State University of Economics, Erevan, Armenia  
2015 - Lecture courses in Capital Investment Decisions, Trakia University, Edirne, Turkey  
2008 - Lecture courses in Corporate Finance in Uludag University, Bursa, Turkey;