





## PERSONAL INFORMATION

## DANCHO PETROV



-  Finance department, 77 Kniaz Boris I bul. , Varna, Bulgaria
-  Office 515
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-  <http://ue-varna.bg/en/KatedraPersonalPage.aspx?pid=4039&did=8490>

## 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

**Business or sector** Education and Research

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 six scientific projects
  - Chairman of Scientific Committee for defending PhD thesis and Reviewer of 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 26 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 15 international scientific conferences (with papers published in English)
- Ability to lead and motivate gained through scientific advising of doctoral, masters and bachelor students

ADDITIONAL INFORMATION

More than 60 publications in field of Finance and Banking

Full list of publications is available at:

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

Also at: [https://publications.ue-varna.bg/list-author/2Yb7/sort/year\\_pub/asc/%D0%BE%D1%82/%D0%B4%D0%BE/0/0/empty](https://publications.ue-varna.bg/list-author/2Yb7/sort/year_pub/asc/%D0%BE%D1%82/%D0%B4%D0%BE/0/0/empty)

One paper indexed in Web of Science (N5 from the list below)

More than 30 citations

- Publications
- Presentations
- Projects
- Conferences
- Seminars
- Honours and awards
- Memberships
- References
- Citations
- Courses
- Certifications

Publications in English (selected )

1. 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*, Proceedings of the 10th International Scientific Conference, Riga, University of Latvia, pp. 500-510.
2. 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, 2018, pp. 182-192.
3. Petrov, D. et al. Marketing Approaches to Attract Investments in Municipalities, *Journal of Emerging Trends in Marketing and Management*, The Bucharest University of Economic Studies Issue 1, 2017, pp. 222-229.
4. 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.
5. 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. - Riga : University of Latvia, 2016, p. 532 - 540.
6. Petrov, D. Determinants of choosing sources of financing for municipal projects. // *International Journal VALLIS AUREA*, 1, 2015, N 1, p. 55 - 63.
7. Petrov, D. Possibilities to Finance Socially Significant Projects with Own Resources from Local Budgets ( the Case of Burgas Municipality). // *Proceedings of the 4th International Conference "Vallis Aurea" Focus on : Regional & Innovation Development*, 18th - 20th Sept. 2014. - Pozega, Croatia : Polytechnische school of Pozega, 2014, p. 519 - 525.
8. 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.*
9. 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.*
10. 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.
11. 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.*
12. 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.*
13. 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.
14. 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.*
15. Petrov, D. Investment Bank Loans and Challenges for Bulgaria's Commercial Banks. *Innovation Entrepreneurship and Competitiveness : Balkan and Black Sea Contries Conf., 3 - 5 Nov. 2006, Greece. - Kavala, 2006*
16. Petrov, D. Challenges to the Financing of Small and Medium Enterprises (SME) in Bulgaria Under the Conditions of Eurointegration. *Nova ekonomika, Bratislave, 4, 2005, 4, 19-25*

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

- Corporate Finance (in English)
- Financial Management (in English)
- Introduction in Finance (in Russian and Bulgarian)

## Courses

Bank Deals  
Banking Staff Management  
Banking  
Finance  
Enterprise Finances  
International Banks and Euromarkets

Participations in projects and  
Erasmus exchange

## Participations in projects

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).  
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);  
2013-2015 Scientific project under Ordinance 9, № NI-134/2014 on "Development of the local potential for socio-economic development of the regions"  
2016-2018 Scientific chief of a project to support the development of a dissertation of doctoral student Radina Momchilova  
2018 - Contemporary approaches to attracting investment for the development of the territory, Scientific project under Ordinance 9

## Erasmus Exchange

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