

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/>

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

PERSONAL SKILLS

- Organisational / managerial skills
- Scientific Advisor of four 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 expertise 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. participations as a keynote speaker:
http://www.icbe-ct.com/downloads/ICBE_2018_Program.pdf
https://www.rea.ru/ru/org/cathedries/poleckaf/Documents/Horizons_21_3.pdf
 - Adaptability to multinational environment gained through my experience in Erasmus educational exchange and participations in more than 20 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 90 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)

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

Holder of a Review Certificate for 17 reviewed articles for the following journals: Journal of Risk and Financial Management (WoS); Electronics (WoS); Sustainability (WoS); Mathematics (WoS); Journal of Open Innovation: Technology, Market, and Complexity (Scopus)

Editorial Boards: Southeast European Review of Business and Economics since 2019
Годишник ИУ Варна от 2020

Courses Lecture courses at University of Economics – Varna (2005-2022):
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 indebtedness 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 of the agrarian business - risks and alternatives” (published in Ts. Kalyandjiev Library).

Erasmus Exchange:

2021 – Lecture courses in Financial Management and Financial Literacy, Afyonkarahisar University, Turkey
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;