

Debt discharge is one of the remediation ways of resolving the bankruptcy of the debtor, whereas the debt discharge is requested mainly by non-entrepreneurial natural persons. However, the resolution of bankruptcy by debt discharge cannot be ruled out also for natural persons entrepreneurs. Debt discharge is a widely used and persistently relevant institute that puts emphasis not only on liberating debtor from debt and resolving his financial situation, but also on the protection of creditors of the debtor, who are legally guaranteed a degree of satisfaction of their claims.

The aim of this thesis is to provide a comprehensive characterization of debt discharge, the course of insolvency proceedings leading to debt discharge, as well as certain specific areas that may be problematic. This thesis also contains examples from the practice, in which we can see the specifics of debt discharge.

This thesis is divided into seven chapters, whereas the main ones are chapters 2 and 4. The first chapter briefly defines the concept of bankruptcy, which is crucial for the resolution of the unfavourable economic situation in insolvency proceedings, the ways of its resolution and the relationship between debt discharge and other methods of resolving bankruptcy. The second chapter describes debt discharge and defines the ways in which debt discharge can be carried out, thus debt discharge through the monetization of assets or through the fulfilment of a schedule of instalments. At the same time, I refer here to specific cases of debt discharge by fulfilment of a schedule of instalments. The following section deals with the process of insolvency proceedings until the approval of debt discharge, thus the initiation of the insolvency proceedings and subsequent decision on the bankruptcy of the debtor. In the fourth part I focused on the course of the insolvency proceedings from the approval of debt discharge. This part contains the specification of the approval of debt discharge and its subsequent performance, which is the most important part of the debt discharge, since after the debt discharge has been successfully executed, the debtor is exempt from payment of the debts and thus the purpose of the debt discharge is fulfilled. The fifth chapter defines some specific features of joint debt discharge of spouses and deals with problematic issues. The sixth part is an equivalent to part five, but it deals with the specific adjustments of the debt discharge of a natural person entrepreneur, as well as problematic issues. In the last chapter of this thesis I point out the substantial changes in the debt discharge, which will be introduced by an amendment to the Insolvency Act, through Act No. 31/2019 Coll.