

## **Abstract**

The thesis named The solution of insolvency of a debtor by his discharge focuses on characteristics as way of solutions of insolvency of a debtor – discharge according to Act No. 182/2006 Coll., on Bankruptcy and its solution (Insolvency Act). The whole thesis is divided into five chapters. The core of the thesis is in the third chapter dealing with the discharge of the debt.

The first and second chapter deals with insolvency proceedings and the bankruptcy and its solutions. The bankruptcy and its variants are defined here as well as the description of rehabilitation and liquidation solution of insolvency.

The fundamental and the largest chapter is the third chapter, which deals with the institute of the discharge as one of the rehabilitation solution of the insolvency of a debtor. In subchapters there are described forms of debt discharge, audition, payment schedule and combination both of these. The advantages and disadvantages are mentioned for each form of debt discharge. The course of the insolvency proceedings is described from the submission the insolvency petition until the end of the insolvency proceedings including the decision on fulfillment of discharge and release from debts.

The statistics relating to insolvency proceedings focused on discharge are analyzed in fourth chapter, the statistics are monitored by Ministry of Justice. The statistical data are processed for the period from 2008 to 2014. The discharge is incorporated into the Czech legal system in this period.

The last chapter focuses on the regulation de lege ferenda. The Ministry of Justice prepared an approval, which should change the Insolvency Act. The approval should respond to the current problems, which has insolvency practise now. The comments which were sent to the Ministry of Justice as the author of the approval are mentioned in this chapter.