

Summary:

This thesis deals with the enforcement of judgments, foreclosures, indebtedness in the Czech Republic and some of the phenomena that are associated with it. At first it describes the legal regulation, which treats the conditions under which it is possible to lead the verdict enforcement. If enforced under Act No. 99/1963 Coll. Code of Civil Procedure, as amended, Code of Civil Procedure this procedure is called "enforcement". If enforced pursuant to Act No. 120/2001 Coll. Enforcement Procedure, as amended, this procedure is called "executions." If enforced pursuant to Act No. 280/2009 Coll. Tax Code, as amended, this procedure is called "tax foreclosures". Subsequently, the thesis deals with address data on household debt. Household indebtedness is observed in the time series from 1993 to 2012, for the independent Czech Republic. Household indebtedness will be confronted with debt Czech Republic. Value of debt in both cases continue to rise, but each has the debt of other causes. For households may default on receivables result in forced recovery, which increased costs. The author proposes several kinds of measures to improve the situation. Educational programs should students of secondary schools and colleges as detailed as possible to show the risks of life on the debt. Increased surveillance powers of the Czech National Bank not only the banking sector, or insurance companies. Surveillance should be allowed over any institutions that offer financial services, including the private credit companies. The third measure is the unification of the existing fragmented legislation and the adoption of a law that will regulate the enforcement of monetary claims. In the Czech Republic there are now three laws governing the enforcement of monetary claims. There may be many different procedures for recovery, but on the contrary should be a procedure only one. One action will ensure the stability of the environment in which the recovery of claims, the same approach as among all legitimate creditors, as well as mandatory on the part of borrowers.