Think Ahead ACCA

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Mr Ridham Arora**
Heard on:	**Thursday, 18 September 2025**
Location:	**Remotely via Microsoft Teams**
Committee:	**Ms Colette Lang (Chair)** **Mr George Wood (Accountant)** **Ms Samantha Lipkowska (Lay)**
Legal Adviser:	**Ms Valerie Charbit**
Persons present and capacity:	**Mr James Halliday (ACCA Case Presenter)** **Ms Anna Packowska (Hearings Officer)** **Mr Ridham Arora (ACCA Student)** **Mr Inderjit Walia (interpreter)**
Observers:	**Mr Bill Matthews (ACCA Appointments Board)**
Summary	**Removed from the student register**
Costs:	**No costs payable**

PRELIMINARY APPLICATIONS/SERVICE OF PAPERS

1. The Committee convened to consider four allegations against Mr Arora in relation to his conduct during two remote examinations.

2. Mr Arora attended the hearing. He was unrepresented.

3. An interpreter, Mr Walia attended to translate for Mr Arora from English to Punjabi.

4. After the Committee had announced its sanction and whilst it was hearing submissions on costs from Mr Halliday, Mr Arora disconnected from the remote hearing. It was unclear why this happened but he did not respond to a subsequent email or phone call from the Hearings Officer and he did not rejoin the hearing.

5. The Committee was then invited by Mr Halliday to conclude the hearing in Mr Arora's absence on the basis it was likely he had voluntarily absented himself.

6. The Committee decided to conclude the hearing in Mr Arora's absence because it decided that he would not be prejudiced by them doing so. It decided that overall, it was fair to conclude the proceedings in his absence because there were only two decisions left for the Committee to decide; the effective date of its sanction order and any costs order. Further, Mr Arora had filled out the statement of means and it was unlikely that he would be prejudiced by being absent. The Committee also took into account that Mr Arora wanted to conclude proceedings as soon as possible.

7. The Committee also decided that it was likely Mr Arora had voluntarily absented himself because he became completely uncontactable. It further decided that adjourning the hearing was therefore unlikely to secure his attendance at a future date and that ultimately it would increase ACCA's costs and thereby prejudice Mr Arora's interests.

8. The Committee had before it a Disciplinary Committee Report and bundle of 59 pages and a service bundle of 19 pages.

ALLEGATIONS / BRIEF BACKGROUND

9. Mr Arora faced the following four allegations:

Mr Ridham Arora, an ACCA student in relation to his remote invigilated Performance Management (PM) exam on 05 June 2024 and Financial Reporting (FR) on 06 June 2024.

1. *Used an unauthorised item, namely a mobile phone with camera, to take one or more photographs of live exam content, contrary to exam regulation 5(a).*

2. *Shared one or more of the photographs referred to in allegation 1 above with one or more people, by posting the said photograph or photographs on a instant messaging chat application, contrary to exam regulations 11 and/or 13.*

3. *Mr Arora's conduct in respect of allegations 1 and/or 2:*

   I. Was dishonest in that he intended to gain an unfair advantage in one or both exams, or in the alternative;

   II. Demonstrates a failure to act with integrity.

4. *By reason of the above, Mr Ridham Arora is:*

   I. Guilty of misconduct pursuant to bye-law 8(a)(i) in respect of any or all of the conduct referred to above or, in the alternative;

   II. Liable to disciplinary action pursuant to bye-law 8(a)(iii) in respect of allegations 1 and/or 2.

10. At the outset of the hearing Mr Arora admitted the following allegations: Allegation 1, Allegation 2, Allegation 3(I).

11. Mr Halliday confirmed that Allegation 3(II) is an alternative to Allegation to 3(I) and Allegation 4(II) is an alternative to Allegation 4(I). He therefore submitted that Allegation 3(II) did not need to be put to Mr Arora since it was an alternative allegation and because Mr Arora admitted Allegation 3(I).

12. On 05 and 06 June 2024, ACCA received complaints enclosing photographs of exam questions from the remote invigilated, computer-based PM exam on 05 June 2024 and FR exam on 06 June 2024. The complaints that were received on 06 June 2024 highlighted that the photographs had been shared in a Telegram channel, an instant messaging chat application.

13. Mr Arora became an ACCA student on 13 October 2022. On 05 and 06 June 2024, ACCA received complaints enclosing photographs of 2 exam questions from the remote invigilated, computer-based PM exam on 05 June 2024 and FR exam on 06 June 2024, respectively. Mr Arora's name and the exam name can be seen at the top of the screen in some of the photographs and his picture with unique access code is at the bottom of the photographs. The photographs have been analysed by ACCA's Exam Production team and were confirmed to have been from Mr Arora's PM and FR exam attempts on 05 June 2024 and 06 June 2024.

14. In his responses to ACCA's allegations, Mr Arora admitted to having his mobile phone with him and using it to take photographs during both exams. He further asserted that his intentions were not to assist other students in their exam attempts but to seek assistance for questions that he did not know the answers to in both exams. He confirmed that he had only shared the photographs amongst others in a Telegram channel and WhatsApp group. Mr Arora also stated the following in his responses:

"I admit i breached rules of Acca and didn't followed guidelines. As i am student and i am from middle class family i didn't wanted to fail in exam so that is why I took this step. I am feeling guilty for this and i apologise for the same. I promise this will never happen again in future for sure".

"I have read exam regulations and guidelines. I was afraid of failing in exam and wastage of money as i am middle class student and our financial situation was not good. I know i had made a mistake and did something against the rules and regulations. I want to apologise for everything i did and hope you will understand whole situation why i taken this step. Kindly give me last chance regarding this so that i can continue my Acca journey. I will be thankful to you".

"I am totally agree with you and your decisions that you have made against me. I apologise for the guilty i have made and i am suffering too from being suspended as a student from acca
I make promise this will not happen again in future and i request you to activate my account as it has been suspended since four months i will be thankful to you so that i can continue my acca journey"

"I am feeling guilty for what i did which was against your rules and regulations and i am suffering from suspension whixh have been made to my acca account which leads to pause to my acca journey my account has been suspended since four months

So i apologise for everything this will not happen in future again
Give me last chance so that i can continue my acca journey
I will be thankful to you".

15. ACCA submits that Mr Arora failed to adhere to exam regulations 5(a),11 and/or 13 by way of his admission to using an unauthorised item namely a mobile phone to take and share photographs of exam questions from his PM exam on 05 June 2024 and FR exam on 06 June 2024 in an external WhatsApp and Telegram group.

16. ACCA submits that Mr Arora has been dishonest in that during his PM exam on 05 June 2024 and FR exam on 06 June 2024 he took one or more photographs of live exam questions to share with a third party or parties on an instant messaging application so that he could receive assistance and gain an unfair advantage in the exam. This amounts to cheating and would be considered dishonest by the standards of ordinary decent people.

17. ACCA submitted that Mr Arora is guilty of misconduct [set out in Allegation 4(I)] pursuant to bye-law 8(a)(i); because his conduct brings discredit on himself, on ACCA by undermining the examination process, the ACCA qualification and on the profession as a whole.

18. Mr Halliday, on behalf of ACCA further submitted that cheating in examinations in which Mr Arora admitted he took two photographs and where he later shared those photos to seek help and where Mr Arora had admitted was dishonest clearly amounted to misconduct. He referred the Committee to Regulation 8(c) and the definition of misconduct set out in ACCA's byelaws. He submitted that Mr Arora's dishonesty was deliberate and amounted to misconduct in two examinations.

19. Mr Arora made no submissions on whether his conduct amounted to misconduct. He said that he had acted in a 'moment of madness' in relation to his conduct in two examinations both of which were remote. He said that he was very remorseful about his actions and that the pictures were only shared with one or two people. He said he forgot to remove his phone from his pocket before either of the examinations.

DECISION ON FACTS/ALLEGATIONS AND REASONS

20. The Committee found Allegation 1, Allegation 2, Allegation 3(I) proved following the admissions made by Mr Arora.

21. The Committee went on to consider whether misconduct was proved as set out in Allegation 4(I).

22. The Committee noted that ACCA's Guidance for Disciplinary Committee hearings stated "*In respect of misconduct, the Committee must first determine in the exercise of its judgment, that the facts found proved amount to misconduct. This is because not all failures, omissions or acts will necessarily amount to misconduct. Misconduct is an act or omission which falls short of what would be proper in the circumstances and (will insert citation if agreed) includes (but is not limited to) any act likely to bring discredit upon the relevant person, ACCA or the accountancy profession (see Bye-law 8(c) and (d)).*"

23. The Committee decided that the acts it had found proved following Mr Arora's admissions, which was taking photographs in two remote examinations which were later shared with others, was serious misconduct. It took into account that Mr Arora accepted his actions including dishonesty as it decided that the conduct was reprehensible and a fellow professional would consider it deplorable. As such it concluded that his conduct amounted to misconduct. The Committee also noted that Mr Arora's actions were in breach of ACCA's exam regulations and that his conduct would bring discredit to ACCA's reputation as well as bringing discredit to Mr Arora. Further, the Committee decided that the fact that Mr Arora did this on two occasions made his actions more serious.

24. The Committee therefore found Allegation 4(I) proved. The Committee did not consider Allegation 4(II) because it was an alternative to Allegation 4(I).

SANCTIONS AND REASONS

25. Mr Halliday confirmed that Mr Arora had no disciplinary findings against him.

26. Mr Halliday asked the Committee to consider ACCA's Guidance for Disciplinary Sanctions (GDS) and in particular he asked the Committee to bear in mind that when considering which sanction to impose it should consider the public interest as well as the interests of Mr Arora. Mr Halliday submitted that the purpose of any sanction was not to punish Mr Arora but to protect the public interest. He asked the Committee to be proportionate and to consider that Mr Arora had a lack of insight and that this was an aggravating feature. He also invited the Committee to consider the GDS and those parts that dealt with dishonesty.

27. Mr Arora submitted that he had suffered financially and personally due to his actions. He said that he did not have enough money to retake exams so he had done what he had in order to improve his learning and not for any other reason.

28. He asked the Committee not to remove him from the student register, stating that he was very remorseful. He said he had made an error as a young man which he had quickly admitted to and he asked that his life should not be destroyed for those errors. He asked the Committee to impose any sanction

which allowed him to continue to study. He said he would not repeat his mistakes.

29. The Committee considered all that Mr Arora had submitted both orally and in writing. It noted that he said that he was not working due to this investigation and that he hoped to remain on the student register. Mr Arora did not submit any character references or any additional documentation to the Committee.

30. The Committee referred to the GDS and considered the principle of proportionality and the wider public interest when determining the appropriate sanction. This included the protection of members of the public; the maintenance of public confidence in the profession and in ACCA; and declaring and upholding proper standards of conduct and performance. The Committee also took into consideration section E2 in the GDS.

31. The Committee found the following aggravating factors:

- The misconduct took place twice, during two examinations on consecutive days.
- There was a lack of insight into the seriousness of the misconduct found proved in that Mr Arora lacked any understanding of the impact of his misconduct on the wider public interest.

32. The Committee found the following mitigating factors:

- Mr Arora had no disciplinary findings against him.
- Mr Arora had admitted at an early stage his misconduct in 2024.
- The Committee found that Mr Arora had shown remorse.

33. The Committee first considered whether it should impose any sanction. It decided that a sanction was necessary for such a serious case.

34. The Committee went on to consider whether Mr Arora had persuaded the Committee that there was no risk of repetition of similar conduct in the future. It concluded that because Mr Arora had not provided any character references or material to demonstrate that he had learned from this experience and

because he lacked insight it could not be satisfied that he no longer posed a risk to the public in the future or that he would not act similarly in the future.

35. The Committee went on to consider the sanction of 'admonishment' and took into consideration the factors set out in the GDS. The Committee did not consider that the sanction of admonishment was a sufficient sanction for misconduct which involved dishonesty. It noted that Mr Arora had financial pressures and that he had suffered financial hardship. However, it concluded that because this was not an isolated incident and because he had been dishonest in two examinations, it decided that admonishment was not a sufficient sanction for such a serious case.

36. The Committee went on to consider whether the sanction of 'reprimand' was an appropriate sanction for this case. It decided that since the allegations it had found proved was not misconduct of a minor nature and because there remained a continuing risk to the public, a reprimand was not be the appropriate sanction in this case.

37. The Committee went on to consider if the sanction of a 'serious reprimand' would be a sufficient sanction. Having determined that Mr Arora did not have sufficient insight, that this was not an isolated incident and having not found considerable mitigation, the Committee decided that most of the factors set out in the GDS were not present in this case. It reiterated that Mr Arora had acted dishonestly over two days and that on the second day his conduct was likely to have been deliberate. The Committee therefore decided that a sanction of severe reprimand was not the appropriate sanction taking into account the aggravating factors it had found and the fact that the misconduct included dishonesty.

38. The Committee therefore went on to consider if the sanction of removal from the register was the appropriate sanction. It considered dishonest behaviour by a student was fundamentally incompatible with being a member of the accountancy profession. Mr Arora's actions had the potential to affect the public adversely and because he had acted dishonestly in circumstances where he had been trusted to adhere to the examination regulations in two remote examinations thereby breaching those regulations, it decided taking all of the

matters into consideration that removal from the student register was the appropriate sanction.

39. The Committee therefore ordered the removal of Mr Arora from the student register in accordance with Regulation 13(4)(c) of The Chartered Certified Accountants Complaints and Disciplinary Regulations 2014 (updated on 1 January 2025).

COSTS AND REASONS

40. The Committee was provided with simple and detailed costs schedules. Mr Halliday applied for costs for ACCA in the sum of £11,140 albeit that he indicated that it did not take him 4 hours to prepare the case so a small reduction in the total costs was necessary.

41. Mr Arora had filled out the statement of means form relating to his financial position. Mr Arora had stated [PRIVATE].

42. The Committee took into account that Mr Arora had made full admissions at an early stage albeit he had not made formal admissions until today's hearing. The Committee accepted that ACCA's application for costs was well founded.

43. The Committee determined to accept the evidence contained in Mr Arora's statement of means and that Mr Arora [PRIVATE].

44. Having considered the statement of financial position and ACCA's Guidance for Costs Orders the Committee decided that Mr Arora should not pay any costs to ACCA.

EFFECTIVE DATE OF ORDER

45. Mr Halliday made no submissions that an immediate order was in the public interest.

46. The Committee decided that its order to remove Mr Arora from the student register should take effect at the conclusion of the appeal period. There was no evidence to persuade it that an immediate order was necessary in this case.

47. The Committee further decided that any interim order that Mr Arora was subject to should continue until the end of the appeal period to address the risks identified by the interim orders committee who imposed it. This Committee had not received full information as to why Mr Arora was made subject to an interim order it therefore decided to allow the interim order to remain in place until the conclusion of the appeal period.

Ms Colette Lang
Chair
18 September 2025