

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Mr Lovejeet Singh

Heard on: Tuesday, 16 December 2025

Location: ACCA, The Adelphi, 1-11 John Adam Street, London,
WC2N 6AU
Held Remotely by Microsoft Teams

Committee: Mr Andrew Gell (Chair)
Dr David Horne (Accountant)
Dr Louise Wallace (Lay)

Legal Adviser: Ms Tope Adeyemi

Persons present

and capacity: Mr Ryan Ross (Case Presenter)
Ms Anna Packowska (Hearings Officer)
Mr Lovejeet Singh (Student)

Summary: Removal from the student register with immediate effect

Costs: £600

ACCA



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INTRODUCTION

1. The Disciplinary Committee (“the Committee”) met to hear allegations against Mr Lovejeet Singh (Mr Singh). Mr Singh was present at the hearing but not represented. ACCA was represented by Mr Ryan Ross. The papers before the Committee consisted of a main bundle numbered 1 – 191, a service bundle numbered 1 – 14 and “tabled additional” bundle numbered 1 – 16.

BACKGROUND

2. Mr Lovejeet Singh became an ACCA student on 22 February 2024. On 10 July 2024 ACCA wrote to Mr Singh notifying him that ACCA had become aware that he [PRIVATE]. Mr Singh wrote to ACCA on 17 July 2024 confirming that he was [PRIVATE].
3. On 31 July 2024 ACCA received an email [PRIVATE].
4. On 20 February 2025 Mr Singh [PRIVATE]. On 20 March 2025 Mr Singh was [PRIVATE].
5. Mr Singh was provided with a copy of [PRIVATE] and invited to provide his comments, which he did on 28 May 2025, explaining that:

[PRIVATE]. I understand that, as a member of ACCA, I am held to the highest ethical and professional standards. I also recognise that my conduct has breached those standards and brought disrepute to the profession. The impact of my actions extends [PRIVATE]; it has shaken the trust placed in me by society and by ACCA. I respectfully ask that ACCA consider the full context — not as justification, but as evidence of my understanding, remorse, and commitment to [PRIVATE]. From the outset, I have cooperated fully with [PRIVATE]. I have not sought to deflect blame or minimise my actions. I have

reflected continuously on the harm caused and am working actively to ensure it never happens again.

My greatest hope is that through sustained effort, honesty, and personal growth, I can begin to rebuild trust. I remain committed to upholding the values of the accountancy profession and to demonstrating that I can learn from my past and contribute to society in a meaningful and ethical way. Thank you again for the opportunity to provide this response. Please do not hesitate to contact me should you require any further information or clarification.”

ALLEGATIONS

6. Mr Singh faces the following allegations:
 1. Mr Lovejeet Singh who is a registered student of the Association of Chartered Certified Accountants (“ACCA”):
 - (a) [PRIVATE].
 - (b) [PRIVATE].
 2. Further to allegation 1, contrary to bye-law 10(b), between about 14 March 2024 and 16 July 2024, Mr Singh failed to bring promptly to the attention of ACCA that he may have become liable to disciplinary action (including any facts or matters relating to himself) [PRIVATE].
 3. Further, by reason of any or all of matters above, Mr Singh is:
 - (a) Guilty of misconduct pursuant to bye-law 8(a)(i); or in the alternative:
 - (b) Liable to disciplinary action pursuant to bye-law 8(a)(iii) in relation to allegation 2.

DECISION ON FACTS AND REASONS

7. The Committee considered with care all the evidence presented, and the submissions made by Mr Singh and Mr Ross. It also accepted the advice of the Legal Adviser and bore in mind that it was for ACCA to prove its case and to do so on the balance of probabilities.

Allegation 1 (a) - Proved

8. This allegation was proved by reason of admission.

Allegation 1 (b) - Proved

9. This allegation was proved by reason of admission.

Allegation 2 - Proved

10. This allegation was proved by reason of admission.

Allegation 3 (a) - Proved

11. The Committee turned to consider whether the matters found proved by reason of admission amounted to misconduct.
12. Mr Singh's admitted conduct relates to [PRIVATE]. Such conduct was considered by the Committee to represent a considerable falling short of what was expected of Mr Singh in the circumstances and to be extremely serious. His behaviour also had the potential to undermine public confidence in the accountancy profession as did his failure to bring the matters to ACCA's attention. In all the circumstances the Committee found Mr Singh's actions to amount to misconduct. It follows that allegation 3 (a) is found proved.

Allegation 3 (b) - N/A

13. As allegation 3(a) was found proved, the Committee did not go on to consider Allegation 3(b) which was drafted in the alternative.

SANCTION AND REASONS

14. In reaching its decision on sanction, the Committee took into account the submissions made by Mr Singh and Mr Ross. The Committee referred to the Guidance for Disciplinary Sanctions issued by ACCA and had in mind that the purpose of sanctions was not to punish Mr Singh but to protect the public. Furthermore, any sanction must be proportionate. The Committee accepted the advice of the Legal Adviser and considered the sanctions, starting with the least serious sanction first.
15. The Committee turned first to consideration of the aggravating and mitigating features in this case. The Committee was made aware that Mr Singh had not been subject to any previous disciplinary findings. He had also made early, full admissions. These factors were considered by the Committee to amount to mitigation. It was also noted that Mr Singh had fully engaged with the regulator once he was contacted by ACCA as is expected of students and members.
16. Aggravating features were identified. The Committee considered that Mr Singh's insight into his conduct was still developing, with limited awareness being expressed by him as to the impact his behaviour may have had on the profession. In the Committee's view, Mr Singh's understanding of the impact of his behaviour was confined to the effect it has had on his immediate family and on his personal position.
17. Set against those mitigating and aggravating factors and taking into account all the circumstances of the case, the Committee did not think it was appropriate, nor in the public interest, to take no further action. Neither did it consider it

would be appropriate to order an admonishment in a case where (as here) an ACCA student has [PRIVATE].

18. The Committee then considered whether to reprimand Mr Singh. The guidance indicates that a reprimand would be appropriate in cases where the conduct is of a minor nature, and there is sufficient evidence of an individual's understanding and genuine insight into the conduct found proved. The guidance goes on to state that a reprimand may be appropriate where there has been no or very little adverse consequences – it has not caused material distress, inconvenience, or loss. The Committee did not find those factors to be present. Further Mr Singh had only demonstrated limited insight, and his misconduct was of a very serious nature.
19. The Committee moved on to consider whether a severe reprimand would adequately reflect the seriousness of the case. The guidance indicates that such a sanction would usually be applied in situations where the conduct is of a serious nature, but where there are particular circumstances of the case or mitigation advanced which satisfy the Committee that there is no continuing risk to the public, and that corrective steps had been taken to address the conduct and ensure such behaviour was not repeated. The Committee was not provided with evidence to show these criteria to be met. Mr Singh is [PRIVATE] and in totality his conduct was considered to be too serious for a severe reprimand.
20. The Committee went on to consider the guidance relating to removal from the student register. Mr Singh [PRIVATE] which have the potential to undermine public confidence in the accountancy profession. While he demonstrated some insight, the Committee considered that he did not appear to fully comprehend the reputational damage such behaviour causes the profession. Overall, his conduct was considered to be fundamentally incompatible with membership and in all the circumstances the Committee considered removal from the student register to be the most appropriate and proportionate sanction.

COSTS AND REASONS

21. ACCA applied for costs in the sum of £6,492.00. The application was supported by a schedule providing a detailed breakdown of the costs incurred by ACCA in connection with the hearing. A simple costs schedule was also provided. Mr Singh completed a Statement of Financial Position and provided supporting documentation which included bank statements and a pay slip (amongst other documents).
22. The Committee was satisfied that ACCA was entitled to its costs considering them to have been reasonably incurred. It also took into account that the hearing day had been short, not lasting as long as scheduled. Further, Mr Singh's financial information disclosed [PRIVATE]. Therefore, in its discretion, the Committee considered £600.00 to be a suitable and proportionate amount in the circumstances.

EFFECTIVE DATE OF ORDER

23. The order relating to Mr Singh's removal from the student register will take effect immediately. The Committee considered that due to the seriousness and nature [PRIVATE] public confidence in ACCA as a regulator would be undermined if the order did not take effect immediately.

Mr Andrew Gell
Chair
16 December 2025n