

## HEARING

# DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

## REASONS FOR DECISION

**In the matter of:** Mr Roshan Parchwani

**Heard on:** Wednesday, 01 April 2026

**Location:** Remotely via Microsoft Teams

**Committee:** Ms Valerie Paterson (Chair)  
Ms Wanda Rossiter (Accountant)  
Ms Diane Mickle (Lay)

**Legal Adviser:** Mr Robin Havard

**Persons present  
and capacity:** Mr Richard Ive (ACCA Case Presenter)  
Miss Sofia Tumburi (Hearings Officer)

**Summary** Allegations 1, 2, 3, 4, 5(a), (b), (c) & (d), & 7(a) proved.  
Sanction – Removal from the Student Register with  
immediate effect.

**Costs:** £4,500 payable to ACCA

### ACCA



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## **PRELIMINARY APPLICATIONS**

### **SERVICE OF PAPERS**

1. The Committee had considered the following documents: a hearing bundle (pages 1 to 96); a video recording of the exam session on 09 September 2025; a phone log; a Case Management Form (pages 1 to 12), and a Service Bundle (pages 1 to 24). The Committee had listened to the submissions from Mr Ive and had also considered legal advice which it had accepted.
2. The Committee had read the letter dated 04 March 2026 containing the Notice of Hearing, sent on the same day by ACCA by email to Mr Parchwani. It had noted the subsequent emails sent to Mr Parchwani with the necessary link and password to enable Mr Parchwani to gain access to the letter and the documents relating to this hearing.
3. The Committee was satisfied that such emails had been sent to his registered email address in accordance with regulation 22 of the Complaints and Disciplinary Regulations 2014 as amended ("CDR"). The Committee had noted that the emails had been delivered successfully. The emails and the documents to which Mr Parchwani had access also contained the necessary information in accordance with CDR10.
4. Consequently, the Committee decided that there had been effective service of proceedings on Mr Parchwani in accordance with CDR.

### **PROCEEDING IN ABSENCE**

5. On 04 March 2026, Mr Parchwani sent two emails to ACCA. In both emails, he indicated that, due to ongoing family issues, he was unable to attend the hearing. He asked for the matter to be closed.
6. On 05 March 2026, ACCA asked Mr Parchwani to confirm that he was content for the hearing to proceed in his absence.
7. ACCA also sent an email on 06 March 2026 requesting that he confirm that he was content for the hearing to proceed in his absence.

8. On the same day, 06 March 2026, Mr Parchwani responded, saying: *“I would like to express that I am not satisfied with how the hearing was conducted, as my concerns were not adequately addressed.”*

9. On 09 March 2026, ACCA replied to say that the hearing had not taken place and would not do so until 01 April 2026, asking Mr Parchwani once again to confirm if he consented to the hearing proceeding in his absence.

10. Mr Parchwani responded on the same day, confirming that:

*“I have formally requested the closure of all cases that are presently filed against me, as I am unable to continue with any proceedings at this time. Additionally, after careful consideration, I have decided that I will not be pursuing ACCA in the future. This decision has been difficult, but due to ongoing financial challenges, I am unable to manage the associated costs and commitments required to continue my studies. I appreciate your understanding and support as I navigate these circumstances.”*

11. On 11 March 2026, ACCA sent an email to Mr Parchwani attaching a link to ACCA’s Guidance regarding disciplinary proceedings and that the Committee may continue to hear his case in his absence. ACCA’s email outlined the process that would be followed by the Committee.

12. On 31 March 2026, ACCA sent an email to Mr Parchwani containing the link necessary for Mr Parchwani to join the hearing.

13. In response, Mr Parchwani sent an email saying as follows:

*“I am writing to inform you that I will not be joining the upcoming hearing. Additionally, I have decided not to pursue ACCA in the future, and therefore will not be continuing with the related proceedings.*

*Thank you for your understanding.”*

14. The Committee was satisfied that ACCA had done all that it could reasonably be expected to do to engage Mr Parchwani in the hearing. The Committee concluded that Mr Parchwani was aware of the hearing date, but that he had

indicated on more than one occasion that he did not intend to participate in the hearing, nor had he requested an adjournment.

15. The Committee concluded that Mr Parchwani had voluntarily absented himself from the hearing, which he could have joined by telephone or video link. He had therefore waived his right to attend.
16. The Committee was also satisfied that, taking account of the seriousness of the allegations, it was in the public interest to proceed. The Committee did not consider that any benefit would be derived in adjourning the hearing and, as stated, no such application had been made.
17. Finally, the Committee considered that it was in a position to reach proper findings of fact on the evidence presented to it by ACCA.
18. The Committee ordered that the hearing should proceed in the absence of Mr Parchwani.

## **ALLEGATIONS**

Mr Roshan Parchwani, a student of ACCA, in respect of his on-demand remotely invigilated Taxation (TX) exam taken on 09 September 2025 ('the Exam'):

1. Failed to adhere to ACCA's Exam Guidelines to 'move mobile phones... out of arm's reach' and/or possessed an item on or about his desk or person which was not on the list of permitted items in the Exam Guidelines, contrary to Exam Regulation 1.
2. Was in possession of and/or used an unauthorised item, namely a mobile phone with camera, during the Exam, contrary to Exam Regulation 5(a) and/or 5(b) and thereby sought to gain an unfair advantage in the Exam and/or a future exam within the meaning of Exam Regulation 6(b).
3. Used the above referenced unauthorised item to take photographs and/or recordings of the Exam content, contrary to Exam Regulation 13.

4. Gave ACCA personnel false or misleading information about the said exam, contrary to Exam Regulation 3.
5. Mr Parchwani's conduct in respect of any or all of the above was dishonest in that:
  - a) He was in possession of and/or used an unauthorised item, namely a mobile phone, during the Exam; and/or:
  - b) He intended to use or used an unauthorised item, namely a mobile phone, to gain an unfair advantage for himself in the Exam and/or for a future exam, and/or:
  - c) He intended to use or used an unauthorised item, namely a mobile phone with camera, to take photographs and/or recordings of the Exam content; and/or:
  - d) He attempted to give/gave ACCA personnel false or misleading information about the said exam.
6. In the alternative, on the same facts, in respect to the conduct referred to in Allegations 1 to 4, Mr Parchwani failed to demonstrate integrity.
7. By reason of the above, Mr Parchwani is:
  - a) Guilty of misconduct pursuant to bye-law 8(a)(i) in respect of any or all of the conduct above; or in the alternative:
  - b) Liable to disciplinary action pursuant to bye-law 8(a)(iii) in respect of any or all of the conduct in the allegations above.

## **DECISION ON FACTS, ALLEGATIONS AND REASONS**

### **Allegations 1, 2 & 3**

19. In reaching its findings in respect of Allegations 1, 2 and 3, the Committee relied upon the email correspondence and documents contained in ACCA's bundle. It had also viewed the video footage from the video taken on 09 September

2025 and listened to the phone log. The Committee had taken account of the submissions of Mr Ive and the responses provided by Mr Parchwani in the course of the investigation. The Committee also listened to legal advice, which it accepted.

20. The Committee took into consideration that the case as presented by ACCA at this hearing had not been challenged by Mr Parchwani.
21. Mr Parchwani became an ACCA registered student on 18 October 2024.
22. From Mr Parchwani's exam history, the Committee noted that he had undertaken, and failed, the Taxation exam on two previous occasions.
23. On 09 September 2025, Mr Parchwani sat the session-based remotely invigilated Taxation (TX) exam.
24. Remote session-based computer-based exams are delivered by an external company. During the exam booking process, students are required to click that they agree to the exam regulations and guidelines. This is a mandatory step in the process and exams cannot be booked until students indicate their acceptance of the same.
25. Following the exam, Mr Parchwani's conduct was referred to ACCA by the exam Proctor. Having carried out a review of the video evidence in connection with the Proctor's referral, ACCA had determined that there was evidence that Mr Parchwani should be suspended from sitting any further ACCA exams until the conclusion of the investigation of his case, to include any disciplinary proceedings.
26. On 21 October 2025, the matter was referred to an Investigation Officer ("IO") in ACCA's Investigations Department due to his conduct in the course of the exam.
27. The Committee had viewed the exam video, the chat log and available audio logs. It was satisfied that the summary of the observations contained in ACCA's report based on the review of the IO, and the chronology which had been provided, was an accurate account of what can be observed in the video and

what can be heard on the phone log. From its observation of the video, the phone log, and the chronology, the Committee found as follows:

- At approximately 00.15.44, Mr Parchwani is asked via the chat log to put his phone out of arm's reach, make sure his power cord is plugged in, not to leave the room unless it is for a 5-minute break, remain under the proctor's supervision and contact the proctor in the event of an issue during the exam. Mr Parchwani responds "Ok";
  - At approximately 00.15.45 the exam is launched;
  - A phone is then seen at the following timestamps:-
    - 00.17.34
    - 00.17.51
    - 00.17.54
    - 00.18.20
    - 00.18.57
    - 00.19.46 to 00.20.01
    - 00.20.47
    - 00.22.43 to 00.22.49
28. At approximately 23.14 the proctor called Mr Parchwani and, after requesting a pan of the desk, says, "*Sir I will end your exam, I saw you use phone during the exam, so inform that I will end your exam, I I saw you using your phone during the exam.*"
29. Mr Parchwani responds "*Sorry can you give me last chance*"
30. The chat log then shows the following interaction:
- Mr Parchwani: *Can you give me last chance*
  - Proctor: *No*
  - Proctor: *I will end your exam*
  - Mr Parchwani: *Plz i wont do it again*
  - Mr Parchwani: *I promise*

31. At approximately 00.25.57 the exam is terminated.
32. On 03 November 2025, the Investigation Department provided Mr Parchwani with the footage of the exam and wrote to him requesting his comments regarding his appearing to use a mobile phone during the exam.
33. On 18 November 2025, Mr Parchwani provided a response to ACCA's email of 03 November 2025. The Committee has set out below the questions put to Mr Parchwani in ACCA's email of 03 November 2025 and has included after each question, in italics, Mr Parchwani's responses taken from his reply of 18 November 2026:
  1. Please confirm whether you read the Exam Regulations and Guidelines before sitting the exam?  
  
*"Yes"*
  2. Do you admit or deny allegation 1, namely that you failed to adhere to ACCA's Exam Guidelines by not keeping your mobile phone out of arm's reach and possessing an item, namely a mobile phone, at your desk during the Exam?  
  
*"Yes"*
  3. Do you admit or deny allegation 2, namely that you misled ACCA personnel by giving false or misleading information, in that you stated "I was writing my exam and it closed and i don't know the reason of the exam being closed and i was inform that i will receive the full refund of the exam" when this was not the case?  
  
*"Yes"*
  4. If you deny the above, please explain why you informed ACCA personnel that you did not know the reason for the termination of your exam, when you had already told the proctor, after being informed that you were seen using your phone, "Can you give me last chance?" and "Plz i wont do it again ... I promise." [sic].

*"I got tensed that if I will get some suspension"(sic)*

5. Do you admit or deny allegation 3, namely that you used an unauthorized item, namely a mobile phone, during the Exam and did so to gain an unfair advantage?

*"Yes"*

6. Do you admit or deny allegation 4, namely that you used the unauthorized item, namely a mobile phone, to take photographs of live Exam content?

*"Yes"*

7. Please explain where your mobile phone was placed during the check-in process.

*"Away from my arm"*

8. Why were you using your mobile phone in the manner shown in the video (see lines 3-10 of the chronology)? Please confirm exactly what you were doing at the time.

*"Yes"*

9. If you did take photographs of ACCA exam content, please send these to me immediately. Once you have sent the photographs to me, you are required to delete any photographs/images of the exam questions in your possession and/or on an item or electronic communication device which you own.

*"I have deleted the pictures from my phone"*

10. Please confirm whether the photographs were distributed. If so, please confirm how many individuals you shared the photographs with. Please provide details of any persons with whom you shared the exam questions. If the photographs were distributed online, please provide further information in relation to the platform/group used.

*"No"*

11. If you did not take photographs of ACCA content but you did copy the content in another format, please provide further information regarding what was copied and whether the content was distributed.

*"The question was copied and wasn't shared to anyone and is deleted on my phone also."*

12. Were you seeking assistance with the Exam or seeking to assist others in taking the exam?

*"No"*

13. Did you pay a third party to assist you with the Exam? If so, how was the assistance given?

*"No"*

14. Did you receive payment or other reward for taking or facilitating the taking of photographs of ACCA exam questions, please provide details of who asked you to do this.

*"No"*

15. Please provide me with any other comments you wish to be considered in relation to this complaint.

*"Plz don't suspend me or ban me for doing acca in the future."(sic)*

34. In an email dated 19 November 2025, the IO asked the following questions:

*i. Why did you take the photos during the exam?*

*ii. How did you take the photos? Did you have a second phone, or did you retrieve your phone from where it was placed during check in?"*

35. On 19 November 2025, Mr Parchwani responded as follows:

- “i. I got tensed when the exam on 2nd September was not held and the issue was the mic wasn't working properly and won't repeat it again*
  - ii. Through my camera. I did retrieve the phone after he check in process form where it was kept”(sic)*
36. On 03 December 2025, Mr Parchwani was asked what he intended to do with the photos that he had taken and he further explained that he had experienced a problem with his microphone during an exam on 02 September 2025, which had led to the exam being cancelled and that he therefore took the photos during the exam on 09 September as he was concerned that the same thing may happen again.

### **Allegation 1**

37. The Committee relied on its findings of fact and the responses provided by Mr Parchwani. It was satisfied that Mr Parchwani failed to adhere to ACCA's Exam Guidelines to 'move mobile phones... out of arm's reach' and/or possessed an item on or about his desk or person which was not on the list of permitted items in the Exam Guidelines, contrary to Exam Regulation 1.
38. On this basis, it found Allegation 1 proved.

### **Allegation 2**

39. The Committee relied on its findings of fact and the responses provided by Mr Parchwani. It was satisfied that Mr Parchwani was in possession of and/or used an unauthorised item, namely a mobile phone with camera, during the Exam, contrary to Exam Regulation 5(a) and 5(b).
40. Furthermore, the Committee was satisfied that Mr Parchwani had used his mobile phone in order to gain an unfair advantage in the Exam. The Committee had found that he had used his mobile phone to take photographs of exam questions during the course of the exam. The only explanation provided by Mr Parchwani was that he had experienced some difficulties in a previous exam and he wished to avoid a repetition of such difficulties. The Committee was satisfied that, even on his own explanation, this supported a conclusion that he

had sought to gain an unfair advantage over those who approached the taking of an exam in a manner which was compliant with the regulations.

41. On this basis, the Committee found Allegation 2 proved.

### **Allegation 3**

42. The Committee relied on its findings of fact and the responses provided by Mr Parchwani. The video footage was sufficient to enable the Committee to conclude that Mr Parchwani had used his mobile phone to take photographs of the exam questions. Furthermore, in his email of 18 November 2025, Mr Parchwani responded to question 9 in the email from ACCA of 03 November 2025 by saying, *"I have deleted the pictures from my phone"*, which supports the Committee's conclusion that he had used his mobile phone in the course of the exam on 09 September 2025 and was in breach of Exam Regulation 13.

43. On this basis, the Committee found Allegation 3 proved.

### **Allegation 4**

44. On 03 November 2025, the IO reviewed interactions on ACCA's customer service platform known as CEC and noted an email dated 09 September 2025 from Mr Parchwani stating, *"I was writing my exam and it closed and i don't know the reason of the exam being closed and i was inform that i will receive the full refund of the exam"*.(sic)

45. The Committee was satisfied that Mr Parchwani knew the reason for the exam being stopped, namely the inappropriate use of his mobile phone, and therefore his response of 09 September 2025 was false and misleading.

46. On this basis, the Committee found Allegation 4 proved.

### **Allegations 5(a), (b) & (c)**

47. In reaching its decision on whether Mr Parchwani had acted dishonestly, the Committee had relied on the test for dishonesty as prescribed by the Supreme Court in the case of *Ivey v Genting Casinos t/a Crockfords* [2017] UKSC 67.

48. The Committee relied on its findings of fact in respect of Allegations 1, 2 and 3 above.
49. The Committee was satisfied that, at the time that Mr Parchwani took the remotely-invigilated exam on 09 September 2025, he knew he was not permitted to have in his possession, and use, a mobile phone in order to take photographs of exam questions. He knew that, in doing so, it was in order to gain an unfair advantage over those students approaching the taking of exams in a way which was permitted under the Exam Regulations.
50. The Committee was satisfied that, by the standards of ordinary decent people, such behaviour would be considered dishonest.
51. The Committee, therefore, found Allegations 5(a), (b) and (c) proved.

#### **Allegation 5(d)**

52. The Committee relied on its findings of fact in respect of Allegation 4 above.
53. The Committee was satisfied that, when he provided his response to ACCA on 09 September 2025, which included a request for a refund of the cost of taking the exam which he suggested he had been told he would receive, he knew that he was not telling the truth and that he knew the reason why the exam had been cancelled.
54. Again, by the standards of ordinary decent people, the Committee was satisfied that this would be considered dishonest conduct.
55. The Committee, therefore, found Allegation 5(d) proved.

#### **Allegation 6**

56. On the basis that this allegation was pleaded in the alternative to Allegation 5(a) to (d), the Committee made no finding in respect of it.

### **Allegation 7(a)**

57. Taking account of its findings in respect of Allegations 1 to 5 regarding Mr Parchwani's conduct during, and following, the examination, to include a finding of dishonesty, the Committee was satisfied that this was very serious and he was guilty of misconduct. The Committee was concerned that such behaviour risked compromising the integrity of the examination process and it could properly be described as deplorable. In the Committee's judgement, it brought discredit to Mr Parchwani, the Association and the accountancy profession.
58. Therefore, the Committee found Allegation 7(a) proved.

### **Allegation 7(b)**

59. On the basis that this allegation was pleaded in the alternative to Allegation 7(a), the Committee made no finding in respect of it.

### **SANCTION AND REASONS**

60. The Committee considered what sanction, if any, to impose, taking into account all it had read in the bundle of documents, ACCA's Guidance for Disciplinary Sanctions, and the principle of proportionality. It had also listened to the submissions of Mr Ive, and legal advice from the Legal Adviser which it accepted.
61. The Committee considered the available sanctions in increasing order of severity having decided that it was not appropriate to conclude the case with no order.
62. The Committee was mindful of the fact that its role was not to be punitive and that the purpose of any sanction was to protect members of the public, maintain public confidence in the profession and in ACCA, and to declare and uphold proper standards of conduct and performance.
63. The Committee considered whether any mitigating or aggravating factors featured in this case.

64. The Committee accepted that there were no previous findings against Mr Parchwani. However, the Committee took into consideration the fact that, at the time the exam took place, Mr Parchwani had only been a student member since 18 October 2024 i.e. less than a year before he sat the exam.
65. The Committee had no information regarding the personal circumstances of Mr Parchwani. The Committee noted that he had made reference in his emails in the Service Bundle of family issues but no further information had been provided. The Committee had not been provided with any testimonials or references as to Mr Parchwani's character.
66. In terms of aggravating factors, whilst Mr Parchwani had engaged by responding to correspondence from ACCA during the investigation, the Committee was not satisfied that he had shown an acceptable level of insight into the seriousness of his conduct and he had not expressed any remorse.
67. The Committee had found Mr Parchwani to have acted improperly during the course of an exam. He had also committed a second act of dishonesty following the exam when he provided a false explanation to ACCA which he combined with a request for a refund of the fee he had paid to enable him to take the exam, both of which were separate events and which the Committee considered to be very serious.
68. On the basis of its findings, the Committee concluded that neither an admonishment nor a reprimand would represent a sufficient and proportionate outcome. Neither sanction would adequately reflect the seriousness of the Committee's findings.
69. The Committee then considered whether a severe reprimand would be an appropriate sanction. Again, taking account of the seriousness of its findings, and reflecting on the criteria suggested in the Guidance, the Committee did not consider that a severe reprimand would be sufficient or proportionate. The Committee was not satisfied that there was sufficient evidence of Mr Parchwani's understanding and appreciation of the conduct found proved.
70. The whole purpose of the Exam Regulations was to maintain the integrity of the process to ensure that the process is fair and that it represented a proper test as to a person's competence to become an accountant.

71. In its judgement, and on the basis of its findings, the Committee was not satisfied that Mr Parchwani would behave in a manner expected of a member of ACCA.
72. The Committee had considered whether there were any reasons which were so exceptional or remarkable that it would not be necessary to remove Mr Parchwani from the student register but could find none.
73. The Committee concluded that the only appropriate, proportionate and sufficient sanction was to order that Mr Parchwani shall be removed from the student register.

### **COSTS AND REASONS**

74. The Committee had been provided with a Simple Costs Schedule (page 1) and a Detailed Costs Schedule (pages 1 and 2) relating to ACCA's claim for costs. It had also been provided with a Financial Bundle (pages 1 to 6) which contained a Statement of Financial Position ("the Statement") completed by Mr Parchwani.
75. The Committee concluded that ACCA was entitled to be awarded costs against Mr Parchwani, all allegations having been found proved. The amount of costs for which ACCA applied was £5,637.50. The Committee did not consider that the claim was unreasonable, but the hearing had taken less time than estimated.
76. Mr Parchwani had not provided ACCA with any documentary evidence to support the information contained in the Statement. The Committee was satisfied that, in the correspondence sent to him, which would have included ACCA's Guidance on costs, Mr Parchwani had been warned at the outset of the importance of providing details of his financial circumstances, to include documentary evidence to support information included in the Statement, and of ACCA's intention to apply for costs.
77. In the absence of any supporting documents, for example relating to his income and outgoings, to include information relating to the amount of debt he claimed that he had to repay, the Committee was not satisfied that it was able to rely on the information contained in the Statement. The Committee therefore

approached its assessment on the basis that he was able to pay any amount of costs awarded against him.

78. In all the circumstances, and in exercising its discretion, the Committee considered that it was reasonable and proportionate to award costs to ACCA in the reduced sum of £4,500.00.

#### **EFFECTIVE DATE OF ORDER**

79. The Committee had considered whether the order should have immediate effect. ACCA applied for such an order and, taking account of the finding of dishonesty, Mr Parchwani's removal from the student register, and the lack of information regarding his current activities and employment, the Committee decided that he presented a current risk to the public.
80. The Committee therefore concluded it was in the interests of the public to make an order which takes effect immediately.

**Ms Valerie Paterson**  
**Chair**  
**01 April 2026**