

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Mr Mohamed Azhar Yasin Patel

Heard on: 08 July 2025 & 03 February 2026

Location: Remotely via MS Teams

Committee: Mr Martin Winter (Chair)
Ms Susan Gallone (Accountant)
Dr Jackie Alexander (Lay)

Legal Adviser: Mr David Marshall (Legal Adviser)

Persons present

and capacity: Mr Richard Ive (ACCA Case Presenter)
Ms Anna Packowska (Hearings Officer)
Mr Mohamed Azhar Yasin Patel (08 07 2025 only)

Summary: Removal from student register with immediate effect

Costs: £10.605

1. The Committee heard an allegation of misconduct against Mr Patel. Mr Ive appeared for ACCA. Mr Patel was present at the first day of the hearing and represented himself. He did not attend on the second day.

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2. By the second day of the hearing the Committee had a main bundle of papers containing 90 pages, a supplementary bundle of 20 pages, a Tabled Additional bundle of 7 pages, a copy of the decision to adjourn on 8 July 2025 (7 pages), a Transcript from 8 July 2025 of 80 pages, a service bundle for 8 July 2025 containing 26 pages and for 3 February 2026 a Service and Correspondence bundle of 13 pages.

SERVICE AND PROCEEDING IN ABSENCE

3. Mr Patel was duly served and attended on the first day of the hearing, 8 July 2025. That hearing was adjourned on the application of ACCA supported by Mr Patel. Under Regulation 10(8)(d) of the Complaints and Disciplinary Regulations 2014 ACCA was required to notify Mr Patel of the time and place fixed for the adjourned hearing as soon as practicable. The Committee saw correspondence from ACCA trying to fix a date convenient to Mr Patel. There was no reply so on 27 November 2025 ACCA notified him that the hearing would be on the last of the suggested dates, i.e. 03 February 2026. The Committee considered that ACCA had complied with its notice obligation. Mr Patel had not corresponded with ACCA since the first day of the hearing and had not responded to emails and telephone calls from ACCA asking if he would attend on 3 February 2026. The Committee concluded that he had decided not to engage further with this hearing. No reason had been put forward why it should not continue this hearing to a conclusion on the date fixed. The Committee was satisfied that the hearing should proceed on 03 February 2026.

ALLEGATION(S)/BRIEF BACKGROUND

4. Mr Patel registered as an ACCA Student on 18 August 2014. In 2016 his student membership was suspended due to non-payment of fees. It was not reinstated until 2021.
5. On 8 June 2021 someone using Mr Patel's name, registration number and email address contacted ACCA 'to apply for exemptions on the basis of my graduation'. The message attached a degree certificate purporting to have been issued by University A conferring a BSc (Hons) on Mr Patel. An exam transcript was attached showing the accountancy topics achieved to qualify for the degree. On the basis of this ACCA on 14 June 2021 awarded exemptions

from: (1) Performance Management (PM), (2) Taxation (TX), (3) Financial Reporting (FR), (4) Audit and Assurance (AA), and (5) Financial Management (FM). However, in 2023 ACCA questioned the authenticity of the degree certificate and concluded that it was not genuine.

6. On 22 December 2023 ACCA notified Mr Patel that it was investigating an allegation that he had submitted a false certificate. The letter asked various questions in connection with the investigation. ACCA's case is that there was no reply from Mr Patel, nor to two subsequent letters. ACCA therefore allege that Mr Patel failed to co-operate with the investigation.
7. Mr Patel faced the following allegations:

Schedule of Allegations

Mr Mohamed Azhar Yasin Patel ("Mr Patel"), a registered student of the Association of Chartered Certified Accountants ("ACCA"):

- 1) *On 08 June 2021, submitted or caused to be submitted to ACCA, false documents purportedly from University A (the "University") in support of his application for exemptions.*
- 2) *Mr Patel's conduct at allegation 1) above, was:*
 - a. *Dishonest, in that he knew the documents he submitted or caused to be submitted to ACCA were false; or in the alternative:*
 - b. *Contrary to the Fundamental Principle of Integrity (as applicable in 2021).*
- 3) *Contrary to Regulation 3(1) of the Complaints and Disciplinary Regulations 2014 (as amended in 2019), Mr Patel, failed to co-operate with the investigation of a complaint in that he failed to respond to any or all of ACCA's correspondences dated:*
 - a. *22 December 2023*
 - b. *9 January 2024*
 - c. *24 January 2024*

- 4) *By reason of the conduct described in any or all of the matters set out at Allegation 1, 2, and 3, Mr Patel 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).*
8. As stated above, this matter was listed for hearing on 8 July 2025. Mr Patel attended, gave evidence, was cross examined and was questioned by the Committee. He denied submitting the false certificate and claimed that his email account had been hacked, as he had claimed during the investigation. After Mr Patel had concluded his evidence, Mr Ive applied for an adjournment on the basis that Mr Patel had raised a number of new points which required investigation. Mr Patel supported the application. The Committee agreed to the adjournment and gave directions as follows:
- By 05 August 2025, Mr Patel must provide ACCA a completed Case Management Form which is to include:*
- a. *full details of his defence and specifically which parts of ACCA case is disputed;*
 - b. *any evidence he intends to rely on; and*
 - c. *any disclosure request he has of the ACCA.*
9. Mr Patel did not comply with the directions and did not attend at the resumed hearing. Mr Ive informed the Committee that he had not contacted ACCA since the July hearing.

DECISION ON FACTS/ALLEGATION(S) AND REASONS

10. Mr Patel made no admissions. Mr Ive relied on the documentary evidence including a witness statement from Mr Nabeel Ahsan, a Business Relationship Manager at ACCA. As already stated, Mr Patel gave oral evidence on 8 July 2025. No further evidence was given at the resumed hearing except that Mr Ive introduced a supplementary bundle of 20 pages. This included a number of documents from ACCA's records relating to issues raised by Mr Patel's oral evidence. The Committee took into account the evidence given by Mr Patel on

day 1 as well as statements made in the emails and other documents sent from Mr Patel's email account during the investigation.

Allegation 1

11. It was clear from ACCA's records that on 8 June 2021 ACCA received an email apparently from Mr Patel, using Mr Patel's registered email address. The email said:

... according to ACCA exemptions calculator I am eligible for all exemptions up to F9 so I want to apply for exemptions on the basis of my graduation. I am attaching my documents please find the attachment and process my maximum possible exemptions.

12. The email was signed 'Mohamed Azhar Yasin Patel'. On the basis of this email and the documents Mr Patel was awarded the exemptions listed above. The Committee was satisfied that the documents were false. The witness statement of Mr Ahsan proved that on 12 July 2023 he emailed the university concerned to ask whether the documents were genuine. On 13 July 2023 University A wrote ' the degree attached in your email is FAKE.'
13. During the course of his oral evidence, Mr Patel accepted that the documents were false. He said he had never studied at University A and had never been to Pakistan. His case was that someone else must have submitted the documents using his email account without his consent. Towards the end of his evidence Mr Patel said this:

*...I believe it's either this particular document that's been tampered with or the name of the email address is [an] alias name because **I know for a fact that the first name, 'the last name on my email address** has never, ever been that particular name. Even on my legal document, if I can present my passport or my identification, that particular name is **not how you spell my name**, nor that is my full name because, like I mentioned earlier, is that **my full name is Mohmed Azharuddin Yasin Patel**, And the spelling of Mohmed is incorrect. [emphasis added]*

14. In response to that, ACCA investigated its records concerning Mr Patel's registration. The Supplementary Bundle of 20 pages included a copy of the

'ACCA Qualification Declaration' dated 12 August 2014, which Mr Patel was required to sign in order to be entered on the register. This gave his name as 'Patel Mohamed Azhar Yasin'. The degree certificate was purportedly issue to 'Mohamed Azhar Yasin Patel'. In other words the false documents were in exactly the same name as Mr Patel had used to register with ACCA. The Committee was satisfied that Mr Patel's evidence in this respect could not be relied on.

15. The stated purpose of submitting the false documents was to gain exemptions from ACCA and in the short term this was achieved. There was no-one who would benefit from this other than Mr Patel. Mr Patel failed to provide any evidence or information in support of his assertion that his email account may have been hacked. If a malicious stranger had taken over his email account that would be expected to result in evidence of unauthorised emails having been sent in his name. Finally the Committee took into account another document in the Supplementary Bundle of 20 pages, namely a transcript from ACCA's 'Live assistance' service dated 30 August 2022. This recorded the following exchange:

[ACCA employee] Can you confirm the last exam which you passed?

[Mohmed Patel] I had applied for exemptions, for the balance of the subjects and had gotten them

16. He then listed the exemptions he had been granted on the basis of the false documents. The Committee was satisfied that Mr Patel submitted or caused to be submitted the false documents. **The Committee found Allegation 1 proved.**

Allegation 2(a)

17. Mr Patel submitted documents to his regulator knowing that they were false for the purpose of gaining exemptions from exams, to which he was not entitled. The Committee was quite satisfied that that was dishonest by the standards of ordinary decent people. **The Committee found Allegation 2(a) proved.** Allegation 2(b) was in the alternative so did not have to be considered.

Allegations 3

18. It was clear from ACCA's records that a letter was sent dated 22 December 2023 notifying him of a complaint that was being investigated against him and asking questions. The Committee was satisfied that the questions were reasonable and relevant ones to ask. Mr Patel was under a duty to cooperate with the investigation but made no response whatsoever. He did not reply to the two reminder letters sent.

19. In evidence he accepted that he had not responded to any of the three letters but tried to argue that he did not 'fail' to respond. He said this:

I did not acknowledge them because it was never — so remember, receiving is one thing, but if I did not check — and again, I've explained my reasoning that because I was informed by ACCA that if you have — like I said, this is telephonic conversation and you're more than welcome to pull the records and hear them. They kind of told me that it's probably, if it's not you, then it might have been hacked, your account, email address. And that's when I felt like, okay, maybe my email address was hacked. And that's when I stopped using it in a sense that I logged out from my email address. I did not delete it. I just logged out. And then recently when I logged back into that email, I managed to get hold of Anna. 'However, I did not fail. I received the email. I saw the email. And I did not respond. So that is incorrect.

Q. But just to be clear, the ACCA's understanding and my understanding on their behalf is that you didn't respond to any of those emails. And that's correct, isn't it?

A. I did not respond. Yes, I've repeated that I did not respond, but obviously there's a reason behind it. It's not a simple question of yes and no, if I can put it that way to you, Mr Ive.

20. The Committee was satisfied that the three emails referred to were relevant to the investigation and reasonably required responses from Mr Patel. He made no response at all. The Committee did not consider that there was any basis for excusing him from the obvious inference that he 'failed' to cooperate with the investigation. **The Committee found Allegation 3 proved in its entirety.**

Allegation 4(a): misconduct

21. The Committee considered that Mr Patel's dishonesty was a very serious matter. It enabled him to claim exemptions to which he was not entitled. His conduct fell far below the standards expected of a student and would be regarded as deplorable by members and students of ACCA and the general public. **The Committee was satisfied that Mr Patel's actions in this respect amounted to misconduct.** Allegation 4(b) was in the alternative so did not have to be considered.

SANCTION(S) AND REASONS

22. The Committee considered what sanction, if any, to impose in the light of its findings, having regard to ACCA's Guidance for Disciplinary Sanctions. It first sought to identify any mitigating and aggravating factors.
23. Mr Ive informed the Committee that Mr Patel had no disciplinary history with ACCA. The Committee was unable to identify any other mitigating factor.
24. There were significant aggravating features. Section B4.5 of the Sanctions Guidance suggests lack of insight; harm or adverse impact; a pattern of misconduct over a period of time as typical aggravating factors. They were all present in this case. The exemptions Mr Patel gained would, if they had not been detected, have assisted him in qualifying without having demonstrated his competence. This clearly had potential to cause harm and damage the profession.
25. The Committee was quite satisfied that a sanction was required in this case. It considered the available sanctions in order of seriousness.
26. The Committee first considered the sanctions of admonishment and then reprimand but the guidance made it clear that these were not sufficient. For reprimand, the guidance states 'This sanction would usually be applied in situations where the conduct is of a minor nature and there appears to be no continuing risk to the public'. Dishonestly submitting a false qualification document cannot be described as a minor matter.

27. The Committee next considered the sanction of severe reprimand. The guidance states that this sanction would usually be applied in situations where the conduct is of a serious nature but there are particular circumstances of the case or mitigation advanced which satisfy the Committee that there is no continuing risk to the public, and there is evidence of the individual's understanding and appreciation of the conduct found proved. None of those elements was present in this case. The Committee went through the list of suggested factors but few, if any, of the factors supporting a severe reprimand were present. In any event, a severe reprimand would not be sufficient to mark the seriousness of the misconduct in this case.
28. The Committee considered that Mr Patel's dishonest conduct was fundamentally incompatible with remaining as an ACCA student and that the minimum sanction it could impose was removal from the student register.
29. A student who has been removed can normally apply to be re-admitted after one year. The Committee considered whether to extend this period but decided that it was not necessary. If Mr Patel were to apply for readmission his application would be scrutinised by the Admissions and Licensing Committee.

COSTS AND REASONS

30. Mr Ive applied for costs totalling £10,865.
31. The Committee was satisfied that the proceedings had been properly brought and that ACCA was entitled in principle to its costs. It considered that the time spent and the sums claimed were reasonable, subject to a reduction for the fact that this hearing would not take as long as had been estimated. Allowing for the reduced hearing time the Committee assessed the costs at £10,605.
32. Mr Patel had not submitted a statement of financial position. The Committee had no information about his means. It could not speculate. The Committee was therefore not able to consider a reduction to the costs award based on inability to pay or hardship.

EFFECTIVE DATE OF ORDER

33. Although a student Mr Patel appeared to have been employed in an

accountancy role of some sort. The dishonesty he had displayed meant that he was not fit to hold himself out as an ACCA student, even for the possibly short period before the Committee's order took effect. The order would therefore take effect immediately.

ORDER

34. The Committee ordered as follows:

- (a) Mr Mohamed Azhar Yasin Patel shall be removed from the student register of ACCA with immediate effect.
- (b) Mr Mohamed Azhar Yasin Patel shall pay a contribution to ACCA's costs assessed at £10,605.

Mr Martin Winter
Chair
03 February 2026