

HEARING

**DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF
CHARTERED CERTIFIED ACCOUNTANTS****REASONS FOR DECISION**

In the matter of: Ms Hiya Jagawat

Heard on: Wednesday, 21 January 2026

Location: Held remotely by video conference

Committee: Mr Gerard Wareham (Chair)
Ms Joanne Royden-Turner (Accountant)
Mr Andrew Skelton (Lay)

Legal Adviser: Mr David Marshall

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

Summary: Removed from student register

Costs: £5,300

1. The Committee heard an allegation of misconduct against Ms Jagawat. Mr Khan appeared for ACCA. Ms Jagawat was not present and not represented.
2. The Committee had a main bundle of papers containing 84 pages and a Service Bundle containing 26 pages.

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SERVICE AND PROCEEDING IN ABSENCE

3. The Committee was satisfied that Ms Jagawat had been served with the documents required by regulation 10(7) of The Chartered Certified Accountants' Complaints and Disciplinary Regulations 2014 in accordance with regulation 22. The required documents were contained in the papers before the Committee. There was evidence that they were sent by email on 22 December 2025 to an email address notified by Ms Jagawat to ACCA as an address for all correspondence. That was 30 days ago.
4. Ms Jagawat had corresponded with ACCA throughout the investigation and when served with the notice she emailed to say that she would attend. However, on 20 January (yesterday) she emailed to say that she would not be attending due to personal issues. She said 'I don't mind the meeting being held without me but I will try my best to attend I can send in a video message if possible.' Yesterday evening she sent another email:

I am okay with the meeting being held without me because [PRIVATE] I will try my best to join the meeting.

5. The Committee concluded that Ms Jagawat had decided not to exercise her right to be present and wished the hearing to go ahead today to bring the matter to a conclusion. The Committee decided to proceed in her absence.

PRELIMINARY MATTERS

6. Ms Jagawat had asked for the attendance in person at the hearing of an ACCA employee who had made a witness statement. The Committee did not have questions for that witness so excused him from attending.
7. Ms Jagawat served a Case Management Form which included this:

Private hearings

Part of my case

Reason: To protect personal data and correspondence related to the email breach and prevent public disclosure of sensitive personal information.

She also served a written defence which included this:

7. Request for the Hearing to Be Held in Private

If a hearing proceeds, I respectfully request that it be held in private due to the misuse of my personal information, [PRIVATE], and the potential impact on my reputation. I understand hearings are normally public, but I believe this situation meets the exceptional circumstances under Regulation 11(1).

8. The Legal Adviser reminded the Committee of the provisions of Regulation 11(1). Disciplinary hearings should be conducted in public unless the Committee is satisfied that an exception should be made. He said that the courts had indicated that the principle of open justice is an important one and there is a strong presumption that hearings should be in public. If an exception has to be made it should be to the minimum extent possible.
9. The Committee was not satisfied that any adequate reason had been given for the whole hearing to be held in private. It is inherent in a disciplinary hearing that the person concerned may suffer an impact on his or her reputation. In addition, it seemed unlikely that any part of the hearing would have to be held in private but if, for example, sensitive medical evidence were to be given the Committee would at that stage consider whether it should be heard in private. In the event no such evidence had to be given.

ALLEGATION(S)/BRIEF BACKGROUND

10. Ms Jagawat registered as an ACCA Student on 09 December 2020. ACCA's exam transcript as of September 2024 showed that she had not passed any exams. She had attempted three exams but failed them. She had registered for seven further exams but had been marked as absent for all of them.
11. In May 2024 several emails were sent to ACCA from Ms Jagawat's registered email address about an examination certificate which purported to certify that 'Hiya Jagwat' (not 'Jagawat') had passed ACCA's 'Strategic Professional' examinations (four specific exams were listed). The emails asked for the spelling of the surname to be corrected. Initially ACCA tried to assist but on investigating further ACCA came to the conclusion that the certificate was not

genuine.

12. Ms Jagawat faced the following allegations:

Ms Hiya Jagawat, an ACCA student:

1. On or about 07 May 2024:
 - (a) Submitted or caused to be submitted to ACCA, a false certificate (the Certificate) purporting to show that Hiya Jagwat had passed the ACCA Strategic Professional examination; and:
 - (b) Asked ACCA to change the name on the Certificate from "Hiya Jagwat" to "Hiya Jagawat".
2. Further to Allegation 1 above, on or about 24 May 2024, Ms Jagawat sent or caused to be sent, an email to ACCA, asking ACCA to amend an error on the Certificate.
3. Ms Jagawat's conduct in allegations 1 and/or 2, or any of it, was:
 - (a) Dishonest in that she knew the Certificate was false because she had not taken the Strategic Professional exam or any of it; and/or:
 - (b) Dishonest in that by herself or a third party she fabricated the Certificate; and/or:
 - (c) Dishonest in that she asked ACCA to amend the Certificate to reflect the correct spelling of her surname; or in the alternative:
 - (d) Such conduct demonstrates a lack of integrity.
4. By reason of any or all of allegations 1 to 3 above, Ms Hiya Jagawat is:
 - (a) Guilty of misconduct by virtue of bye-law 8(a)/(i).

DECISION ON FACTS/ALLEGATION(S) AND REASONS

13. There was no oral evidence at the hearing. Mr Khan relied on the documentary evidence including a witness statement from Mr Edmund Kane, Customer Operations Administrator at ACCA. The Committee took into account all the statements made in the emails and other documents sent from Ms Jagawat's email account.

Allegations 1 and 2

14. On 07 May 2024 an email was sent from Ms Jagawat's registered email address saying:

Hello good evening ,

I hope you're doing fine. I am writing this email as I just received my certificate and it has a spelling error It's Hiya Jagawat not Jagwat. Please can you change that on my certificate and resent me a new one as this won't work anywhere so I won't get a job because my surnames spelling is wrong. I really hope you understand (sic).

15. The Committee accepted the evidence of Mr Kane that the registration and certificate numbers found on the certificate in fact related to 'an ACCA affiliate who was legitimately issued their Strategic Professional certificate in April 2024'. Furthermore, in his view the name on the purported certificate used a different font and size from a normal certificate and did not contain a date of issue as would be expected. In addition, Ms Jagawat was not enrolled on the courses necessary for her to be able to qualify for a Strategic Professional certificate and, indeed, had not qualified for any ACCA certificate at all.
16. The Committee concluded that the certificate was false in that it had not been issued to Ms Jagawat. It was clear from the email that the writer had asked for the spelling of the surname to be changed.
17. On 24 May 2024 an email was sent from Ms Jagawat's registered email address which included this:

My certificate had a spelling error I will be attaching the errored certificate. Please can you make this quick it's a request cause firstly I took so long to get my certificates and then I got a spelling error as it's very [PRIVATE] as I have to apply for jobs and they need my certificate please please try to understand my situation.

18. On 24 September 2024 ACCA sent the exam transcript referred to above showing that Ms Jagawat had not passed any ACCA exams. On the same date ACCA's Investigations Department notified Ms Jagawat that 'you appear to have fabricated a certificate which claims that you have passed ACCA's Strategic Professional exams'. There were two emails in reply from Ms Jagawat's registered email address later that day. The first included this:

i have not fabricated any certificate as i am still studying acca and i have no idea what certificate is been talked about but my email was hacked in the middle of the year in which it was very tough for me to retrieve it i had gone through many problems. When i got my email back my all the mails were deleted so i really dont know and dont see any mail me sending to acca about my certificate as i am still studying acca. i am in university not home way away from home and im a sincere kid i wouldnt do anything like that. My apologies if this matter has troubled you and i dont know why my name was used or anything

19. The Committee did not accept that the earlier emails sent from Ms Jagawat's registered email address were sent by a stranger without her knowledge or consent. There was no evidence of any kind to support that assertion despite requests by ACCA to provide it. No reason was suggested why a stranger should do this. The only possible motive would be to harm Ms Jagawat, but she had not suggested that this was the case. There had been no prior complaint to ACCA that her account had been compromised. ACCA had not detected any irregularity in the emails sent to them. There was no evidence that Ms Jagawat had reported the alleged hacking to anyone. The writing style of all the emails was distinctive and consistent: for example, use of lower case, very informal language, poor spelling, grammar and punctuation.
20. On the other hand, Ms Jagawat could have had a motive to submit a false certificate with a spelling error. If ACCA had corrected the error, she would have

exchanged a forged certificate for a real one. The Committee was satisfied (on the balance of probabilities) that all the emails were sent by Ms Jagawat. **The Committee found Allegations 1(a), 1(b) and 2 proved.**

Allegations 3(a), (b) and (c): Dishonesty

21. The Committee was satisfied that Ms Jagawat must have known that certificate was false. She had not enrolled on a course which would have allowed her to qualify for it. She had not passed any ACCA exams. She must have known that the certificate was fabricated. Her requests to amend the spelling necessarily involved the assertion that it was a genuine certificate. The Committee was satisfied that her actions would be regarded as dishonest by the standards of ordinary decent people. **The Committee found Allegations 3(a), (b) and (c) proved.**
22. Allegation 3(d) was in the alternative so did not have to be considered.

Allegation 4(a): Misconduct

23. The Committee considered that Ms Jagawat's dishonesty was a very serious matter. It involved falsifying an ACCA qualification to which Ms Jagawat was not entitled. Her conduct fell far below the standards expected and would be regarded as deplorable by members and students of ACCA and the general public. **The Committee was satisfied that Ms Jagawat's actions in this respect amounted to misconduct.**

SANCTION(S) AND REASONS

24. 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.
25. The Committee was unable to identify any mitigating factor.
26. There were significant aggravating features. It must have involved significant premeditation and planning to create or obtain a false certificate. Ms Jagawat initially presented it as genuine but when challenged entirely changed her

position and accepted that it was a false document but denied any knowledge of how it came into being.

27. The Committee was quite satisfied that a sanction was required in this case. It considered the available sanctions in order of seriousness.
28. 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.
29. 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.
30. The Committee considered that Ms Jagawat'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.
31. 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. Ms Jagawat's status as an unqualified student who had yet to pass any exams gave her little opportunity to harm the public. If she were to apply for readmission her application would be scrutinised by the Admissions and Licensing Committee.

COSTS AND REASONS

32. Mr Khan applied for costs totalling £6,129.
33. 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 £5,300.
34. Ms Jagawat had not submitted a statement of financial position. The Committee had no information about her 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

35. This order will take effect at the normal time.

ORDER

36. The Committee ordered as follows:
- (a) Ms Hiya Jagawat shall be removed from the student register of ACCA.
- (b) Ms Hiya Jagawat shall pay a contribution to ACCA's costs assessed at £5,300.

Mr Gerard Wareham
Chair
21 January 2026