Think Ahead ACCA

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Mr Mohammad Ashfaq Mungroo**
Heard on:	**Thursday, 16 July 2026**
Location:	**Remote link via Microsoft teams**
Committee:	**Dr Helen Goulding (Chair)** **Mr George Wood (Accountant)** **Mr Geoff Baines (Lay)**
Legal Adviser:	**Mr Alastair McFarlane**
Persons present and capacity:	**Mr Mazharul Mustafa (Case presenter on behalf of ACCA)** **Miss Sofia Tumburi (Hearings Officer)** **Mr Mohammad Ashfaq Mungroo (Student Member)** **Mr Ravin Lallah (Interpreter)**
Outcome:	**Removal from the student register and costs awarded to ACCA in the sum of £600**

1. ACCA was represented by Mr Mustafa. Mr Mungroo attended and was not represented but had the assistance of an interpreter. The Committee had before it a bundle of papers, numbered pages 1 – 85, and a Service Bundle numbered pages 1 – 24.

SERVICE

2. Having considered the Service Bundle, the Committee was satisfied that notice of the hearing was served on Mr Mungroo in accordance with the Complaints and Disciplinary Regulations 2014 ("CDR").

ALLEGATIONS

Mr Mohammad Mungroo, a student of ACCA, in respect of his centre-based Financial Management (FM) session exam taken on 05 December 2025 ('the Exam'):

1. Sought and obtained assistance in writing on rough paper from another exam entrant during the Exam.

2. Further to Allegation 1, engaged in irregular conduct designed to assist him in the Exam by seeking and obtaining assistance in writing on rough paper from another exam entrant during the Exam contrary to:

    (a) Examination Regulation 10; and/or:
    (b) Examination Regulation 15.

3. Mr Mohammad Mungroo's conduct in respect of any or all of the above was:

    (a) Dishonest, in that he intended to gain unfair advantage during his exam attempt; or in the alternative:

    (b) Such conduct demonstrates a lack of integrity.

4. By reason of the above, Mr Mohammad Mungroo 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 allegations 1 to 2 above.

BACKGROUND

3. Mr Mungroo became an ACCA student on 04 April 2023.

4. On 05 December 2025, Mr Mungroo sat a Financial Management exam at Exam Centre A. The exam commenced at 13.30 and was due to last for 3 hours 20 minutes.

5. Prior to the start of any centre-based exam all candidates receive an exam attendance docket, which contains ACCA Exam Regulations and Guidelines. Mr Mungroo admitted in his SCRS 2B form that he received the exam attendance docket that day and had read the reverse of the docket including ACCA's regulations and guidelines.

6. The exam invigilator alerted the test supervisor of suspected malpractice between two candidates who had swapped their rough papers during the exam. One of the candidates was Mr Mungroo.

7. In the Exam Invigilators SCRS1B form, completed on the day of the exam by the Invigilator, the Invigilator states:

   "Candidate was *informed that there is a case of suspected malpractice as it was firstly noticed by invigilators that both of them swapped rough papers and later on captured on CCTV footage confirmed the same. They were informed that their conduct will be reported to ACCA and they were also given form SCRS2A to full and student disciplinary procedure.."*

7. In a second SCRS1, the Invigilator states:

"I was assigned invigilation in room 107. Approximately one and a half hour into the exam, I noticed candidates with PC number [REDACTED] *exchanging rough papers. Since I was the only invigilator in the room at the precise moment given that the second invigilator was accompanying a student to the washroom, I waited for the second invigilator to come back and I informed* [them] *of the issue. The second invigilator immediately informed the site supervisor and IT."*

9. On the same day of the exam, Mr Mungroo completed a SCRS2B form in relation to the incident. On it he stated:

"During the examination, I got panicked and very stressful I forgot my formula. As anyone would, I panicked and asked help from my friend besides me. I gave [them] *my rough paper asked* [them] *to help me with the formula. So being a good friend* [they] *wrote it on the paper for me. This was the exchange of the rough paper. To be fair, it was my mistake and I apologise and I was at fault."*

10. In an email dated 05 January 2026 ACCA's Qualifications Content Lead confirmed that they had reviewed the scripts of the two candidates and stated that:

"…there are reasonable grounds to conclude that there was collusion in respect of qid [REDACTED] *((part a) of question* [REDACTED] *for the following reasons:*

1. The script of candidate no. [REDACTED] *has the same numbers and explanations as the script of candidate no* [REDACTED] *but it does not show any workings that would indicate how these numbers were derived. Candidate no* [REDACTED] *script includes detailed workings demonstrating how the figures were derived it is not unusual to see a candidate provide an answer without full workings shown as they may complete on the scratchpad and/or using a calculator. But points 2 and 3 below raise further concerns.*

2. In addition, both scripts contain the same errors, ie MV ordinary shares \$203,000 instead of \$217,800, cost of bank loan 8% instead of 6.8%, cost of equity 13% instead of 12.1% etc.

3. *Finally, the presentation format used is the same.*

There is no evidence that there was collusion in respect of the remaining answers provided by the candidates."

11. On 05 February 2026, ACCA's Investigation Department wrote to Mr Mungroo to advise him of the complaint which had been received and requested his comments in this regard.

12. On 15 February 2026, Mr Mungroo provided a response asserting:

"Please find below my response to the allegations in relation to the Financial Management examination held on 5 *December* 2025.

Exam Regulations and Guidelines

Yes, I did read the Exam Regulations and Guidelines before sitting the exam. I was aware of the standards expected of me as an ACCA student, and I fully understand the importance of upholding those standards.

Response to Allegation 1

I admit that during the examinations I engaged in irregular conduct by attempting to gain assistance from another candidate, [REDACTED]. *I acknowledge that I made the wrong call in that moment, which went against the standards I* am *expected to uphold. I understand that this can have serious implications.*

This related solely to one question, and I sincerely recognise the seriousness of my poor decision. I accept that my actions compromised the integrity of the exam process.

I would also like to clarify that this was not a *planned act. It occurred spontaneously during the examination. I fully understand that such conduct undermines the integrity and fairness of the examination process, and I accept full responsibility for my actions.*

Other Comments

I deeply regret this incident and the poor decision I made in that moment. I understand that integrity is fundamental to the accounting profession, and I failed to uphold that standard. I offer my sincere apologies to ACCA, the examiners, and the wider student community.

This incident has been a *significant learning experience for* me. *I have given thoughtful consideration to my actions and recognise the importance of maintaining honesty and integrity at all times, both within examinations and beyond.*

I am committed to ensuring that this is not repeated in the future. I am *dedicated to acting responsibly and maintaining the ethical standards expected of an ACCA member.*

I respectfully ask that my remorse, my admission of responsibility, and my commitment to integrity going forward be taken into account when considering the outcome of this matter."

ACCA's SUBMISSIONS

13. ACCA submitted that Mr Mungroo breached exam regulation 10 in that both the documentary evidence and Mr Mungroo's admissions established that he engaged in irregular conduct during the exam with another examinee which was designed to assist him in order to gain an unfair advantage. ACCA further submitted that in communicating with another examinee or permitting that person to communicate with him he also breached examination regulation 15.

14. ACCA submitted that Mr Mungroo's conduct in engaging in irregular conduct which was designed to assist him in the exam amounted to cheating. It contended that it was dishonest and that he intended to gain an unfair advantage during the exam. ACCA contended that cheating in an exam is dishonest by the standards of ordinary decent people. ACCA's alternative to dishonesty was that the conduct amounted to a lack of integrity.

15. ACCA submitted that dishonestly attempting to cheat in a professional exam was serious enough to be categorised as misconduct.

MR MUNGROO'S SUBMISSIONS

16. Mr Mungroo admitted in his SCRS 2B form that he panicked during the exam and having forgotten his "formula" asked help from a friend beside him. His response to the allegations is set out on the form and in his email of 15 February 2026, set out at paragraph 9 and 12 above.

17. Mr Mungroo made admissions to Allegations 1, 2 and 3a. He also indicated that he accepted that his conduct may reach the threshold of misconduct as described in Allegation 4a.

DECISION ON ALLEGATIONS AND REASONS

18. The Committee accepted the advice of the Legal Adviser. The Committee noted Mr Mungroo's admissions and was satisfied that they were clear and unequivocal.

19. The Committee accepted the admissions made by Mr Mungroo and found Allegations 1, 2, and 3a proved by virtue of his admissions under Regulation 12(3).

20. The Committee next asked itself whether, having been dishonest, Mr Mungroo was guilty of misconduct. It noted Mr Mustafa's submissions on misconduct and those of Mr Mungroo.

21. The Committee had regard to the definition of misconduct in Bye-law 8(c) and the assistance provided by the case law on misconduct. It was satisfied that Mr Mungroo's actions brought discredit on him, the Association and the accountancy profession. It was satisfied that cheating in a professional exam was deplorable conduct and reached the threshold of seriousness for misconduct. Being honest and trustworthy is a fundamental tenet of the accountancy profession. His conduct therefore had the potential to undermine the integrity of ACCA's examination system and public confidence in those taking the examinations and thus the profession.

22. In the light of its judgment on misconduct, no finding was needed upon liability to disciplinary action. Accordingly, it was satisfied that Allegation 4a) was proved and did not consider the alternative of Allegation 4b).

SANCTIONS AND REASONS

23. The Committee noted its powers on sanction were those set out in Regulation 13(4). It had regard to ACCA's Guidance for Disciplinary Sanctions and bore in mind that sanctions are not designed to be punitive and that any sanction must be proportionate. It accepted the advice of the Legal Adviser.

24. The Committee considered that the conduct in this case was very serious. The Committee had specific regard to the public interest and the necessity to declare and uphold proper standards of conduct and behaviour. Being honest is a fundamental requirement of any accountant.

25. The Committee identified the following mitigating factors:

- Mr Mungroo was of good character with no previous disciplinary record;
- Mr Mungroo made admissions at an early stage and he has co-operated fully throughout;
- Mr Mungroo has apologised for his conduct and expressed remorse;
- The Committee accepted that the misconduct was not pre-planned and was a spontaneous act;
- Mr Mungroo has shown some good insight and reflection into the conduct.

26. The Committee identified the following aggravating factors:

- The conduct was for personal gain;
- Abuse of trust placed on Mr Mungroo as an ACCA examinee;
- The conduct has undermined the integrity of ACCA's exams and the reputation of the profession.

27. Given the Committee's view of the seriousness of Mr Mungroo's conduct, it was satisfied that the sanctions of No Further Action, Admonishment and Reprimand

were insufficient to highlight to the profession and the public the gravity of the proven misconduct.

28. In considering a Severe Reprimand, the Committee noted that a majority of the factors listed in the guidance were present. It was conduct of a very serious nature which can fall within a Severe Reprimand, but it considered that the conduct was intentional. The Committee was satisfied that there was limited continuing risk to the public and that Mr Mungroo has shown good insight and that a repeat of the behaviour was unlikely.

29. The Committee considered whether it had sufficient information to not require removal in order to satisfy the public interest in declaring proper standards and maintaining confidence in the profession. In the circumstances, the Committee concluded that a Severe Reprimand was not a sufficient and proportionate sanction given the seriousness of the conduct.

30. The Committee had regard to Sections E2 and E3 of the Guidance on Dishonesty and the seriousness of such a finding on a professional. It considered the factors listed at C5 of the Guidance for removal of Mr Mungroo and was satisfied that his conduct was fundamentally incompatible with remaining on the register. The Committee did not consider that his mitigation was so remarkable or exceptional that it warrants anything other than removal. Accordingly, the Committee was satisfied that only removal from the register was sufficient to mark the seriousness to the profession and the public.

COSTS AND REASONS

31. ACCA claimed costs of £7,848 and provided a schedule of costs. The Committee noted Mr Mungroo’s financial information which sufficiently detailed his financial situation. The Committee decided that it was appropriate to award costs in this case, and considered the costs claimed to be reasonably incurred. The Committee however noted that the case had concluded in less time than scheduled and it was appropriate to make some small reduction for this [PRIVATE]. The Committee accepted [PRIVATE] and concluded that it was appropriate to make a substantial further reduction to reflect these circumstances. Mr Mungroo also indicated there was a real risk that removal from ACCA [PRIVATE]. The Committee therefore determined that the

proportionate and appropriate amount of costs was £600. Accordingly, it ordered that Mr Mungroo pay ACCA's costs in the amount of £600.

EFFECTIVE DATE OF ORDER

32. Given that Mr Mungroo was a student at the certificate level below the main qualification, the Committee was not satisfied that it was in the public interest to make an immediate order. The risk to the public, given the Committee's view of the low risk of repetition, was low. Therefore, this order shall take effect from the date of the expiry of the appeal period unless notice of appeal is given prior to the expiry of that period, in which case it shall become effective (if at all) as described in the Appeal Regulations.

Dr Helen Goulding
Chair
16 July 2026