

## HEARING

### DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

#### REASONS FOR DECISION

**In the matter of:** Ms Bharti Tekchandani

**Heard on:** 10 March 2026

**Location:** Held Remotely by Microsoft Teams

**Committee:** Ms Sahima Qamar (Chair)  
Mr George Wood (Accountant)  
Ms Yvonne Walsh (Lay)

**Legal Adviser:** Ms Tope Adeyemi

**Persons present  
and capacity:** Ms Hena Patel (Case Presenter on behalf of ACCA)  
Ms Aimee Murphy (Hearings Officer)

**Summary:** Removal from the student register.

**Costs:** No costs awarded.

#### INTRODUCTION

1. The Disciplinary Committee (“the Committee”) met to hear allegations against Ms Bharti Tekchandani (Ms Tekchandani). Ms Tekchandani was present at the

#### ACCA



+44 (0)20 7059 5000



info@accaglobal.com



[www.accaglobal.com](http://www.accaglobal.com)



The Adelphi 1/11 John Adam Street London WC2N 6AU United Kingdom

hearing but not represented. ACCA was represented by Ms Hena Patel. The papers before the Committee included a main bundle numbered 1 – 115 and a service bundle numbered 1 - 24. The Committee also received three audio phone logs and video recording of the exam.

## **PRELIMINARY MATTERS**

### ***Amendment of allegations***

2. An application was made at the outset of the hearing by ACCA to amend a number of the allegations. It was proposed that the wording in the first sentence of the allegation be changed from “*on – demand remotely invigilated Performance Management (PM)*” to “*session based*”. It was requested that the word “*said unauthorised item*” in allegation 2 be replaced with the wording “*an unauthorised item, mobile phone*”. Allegation 5 (b) was said to contain a typo as the word “*unauthorise*” should have read “*unauthorised*”. Ms Patel submitted the amendments were intended to correct errors and provide clarity. They were described as minor in nature, and it was submitted that they did not increase the severity of the allegation. Ms Tekchandani did not object to the proposed amendments.
3. Advice was provided by the Legal Adviser who referred the Committee to Regulation 10(5) of the Chartered Certified Accountants’ Complaints and Disciplinary Regulations 2014 (‘CDR’) which allows the Committee at any stage, upon the application of either party or on its own motion, to amend the allegations provided the relevant person is not prejudiced in the conduct of their defence.
4. Having heard the submissions, the Committee confirmed that it agreed to the amendments. It determined that the proposed amendments did not change the substance of the allegations and that they caused no prejudice to Ms Tekchandani. Further, no objection to the amendments had been made by Ms Tekchandani.

### ***Admission of documents***

5. The day before the hearing Ms Tekchandani submitted to ACCA a Statement of Financial Position and a document titled statement in mitigation. ACCA confirmed that they did not object to either of the documents being provided to the Committee.
6. The Committee were content for the documents to be adduced, notwithstanding the fact they had been provided at a late stage. The Committee noted that the documents appeared to be relevant and it was considered fair and proportionate to admit them.

***Privacy application***

7. An application was made by Ms Tekchandani to hear part of the hearing in private. She explained that she would likely make reference to the health of her family and to sensitive matters relating to her family's financial circumstances. Ms Patel did not object to the application for matters relating to health to be heard in private but submitted that general background information relating to Ms Tekchandani's family life should be heard in public.
8. The Legal Adviser referred the Committee to Regulation 11(1)(a) of the Chartered Certified Accountants' Complaints and Disciplinary Regulations 2014, as amended ('the Regulations') which provides that hearings shall be conducted in public unless the Committee is satisfied that the particular circumstances of the case outweigh the public interest in holding the hearing in public, which may include but is not limited to prejudice to any of the parties.
9. The Committee agreed to the application that the hearing be heard partly in private. It considered that the particular circumstances of the case outweighed the public interest in holding the whole hearing in public, namely that matters relating to Ms Tekchandani's health and that of her family should be kept private. It also considered it appropriate in the particular circumstance of the case that matters relating to Ms Tekchandani's financial circumstances and that of her family, be heard in private.

## BACKGROUND

10. Ms Tekchandani became an ACCA registered student on 10 July 2024. The concerns relating to her conduct arise out of her participation in a session based performance management (PM) exam taken on 03 September 2025 ('the Exam').
11. Concerns relating to Ms Tekchandani's conduct during the exam were referred to ACCA's Investigations Department on 21 October 2025. ACCA's investigation officer reviewed the video relating to the exam together with the chat and audio logs. Following review, ACCA allege that Ms Tekchandani can be seen using a mobile phone periodically. The investigations officer also reports the Proctor making an audio call to Ms Tekchandani at approximately 00.50.30. During the call the Proctor asks Ms Tekchandani if she is using her phone. She is recorded to have denied doing so. At approximately 00.51.39 via the chat log the Proctor is recorded to have said to Ms Tekchandani, "*next time If I see suspicious movement I must end your exam and this is the last warning*". Ms Tekchandani is heard to say "*ok I apologise if you felt this way*". At approximately 03.21.51, the exam ends.
12. On 31 October 2025 the Investigation Department provided Ms Tekchandani with the footage of the exam and wrote to her requesting her comments regarding her appearing to use a mobile phone during the exam. On 05 November 2025, Ms Tekchandani responded admitting that she failed to keep her phone out of arms reach, that she misled the Proctor and that she took photos of exam content. She denied however that she intended to obtain any unfair advantage, saying:

*"No, the intention behind using the phone was not to cheat or share content with anyone. My impulsive thought was to have a reference for my own revision in case I did not clear the exam, without realising the seriousness of such an act. I deleted all images immediately after the exam. The question doesn't arise of it being shared with anyone. I assure you the same".* She went on to state that "*At the outset, I deeply express my sincere apology and*

*regret for my actions. The intention of taking the pictures of the questions was due to fear of failing the exam. Lying was very much impulsive, as I got panicked after 35 minutes of the exam, which led to this action of mine, which I really greatly regret. I sincerely apologise from the bottom of my heart. I am coming from a very nuclear, [PRIVATE]. The only bread earner in my family is my dad, and I am the only daughter, and I have my whole career and life ahead of me. I am really ashamed [PRIVATE]. I humbly request ACCA to please consider this case as an act of desperation and at the same time foolishness...”*

## **ALLEGATIONS**

13. Ms Teckchandani faces the following allegations as amended:

Miss Bharti Tekchandani, a student of ACCA, in respect of her session based Performance Management (PM) exam taken on 03 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 her desk or person which was not on the list of permitted items in the Exam Guidelines, contrary to Exam Regulation 1.
2. Gave the exam proctor false or misleading information about an unauthorised item, a mobile phone, contrary to Exam Regulation 3.
3. 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).
4. Used the above referenced unauthorised item to take photographs and/or recordings of the Exam content, contrary to Exam Regulation 13.

5. In respect of any or all of the above was dishonest in that:
  - a) She intended to use or used an unauthorised item, a mobile phone with camera, during the Exam to gain an unfair advantage for herself in the Exam and/or for a future exam/s; and/or:
  - b) She provided false or misleading information to the proctor with the intention of deceiving the proctor into believing she was not in possession of and/or using an unauthorised item.
6. In the alternative, on the same facts, with respect to the conduct referred to in any or all Allegations 1-4, Miss Tekchandani failed to demonstrate integrity.
7. By reason of the above, Miss Tekchandani 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 4.

#### **DECISION ON FACTS AND REASONS**

14. The Committee considered with care all the evidence presented, and the submissions made by Ms Tekchandani and Ms Patel. 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 - Proved**

15. This allegation was proved by reason of admission.

#### **Allegation 2 – Proved**

16. This allegation was proved by reason of admission.

### **Allegation 3**

17. In reaching its determination, the committee took into account the content of the exam regulations, the video footage and the information provided by Ms Tekchandani. It was noted that within her written submissions and during her oral evidence provided at the hearing, Ms Tekchandani admitted she had taken a mobile phone into the exam and used it to take pictures of the questions. She explained that she had decided to take the pictures as she feared she may fail the exam and thought the pictures could be used to prepare in the case of a re-sit. Ms Tekchandani also commented that it was hard to obtain past papers relating to the particular examination. When it was put to Ms Tekchandani in cross examination that her actions led to the possibility of her gaining an unfair advantage, she admitted it. She also acknowledged that in the event that she had needed to re-sit the examination she would have had access to materials that others would not have had.
18. Overall, the Committee was satisfied that Ms Tekchandani took an unauthorised mobile phone into the examination and used it take pictures. In doing so she sought to gain an unfair advantage. It follows therefore that allegation 3 is found proved.

### **Allegation 4 – Proved**

19. This allegation was proved by reason of admission.

### **Allegation 5 (a) – (b) Proved**

20. The Committee moved on to consider whether Ms Tekchandani's actions in using the mobile phone to gain an unfair advantage were dishonest. Her conduct was considered having regard to the test for dishonesty as set out at paragraph 74 in the case of *Ivey v Genting Casinos (UK) Ltd t/a Crockfords* [2017] UKSC 67 ("Ivey"):

*"When dishonesty is in question the fact-finding tribunal must first ascertain (subjectively) the actual state of the individual's knowledge or belief as to the facts. The reasonableness or otherwise of his belief is a matter of evidence (often in practice determinative) going to whether he held the belief, but it is not an additional requirement that his belief must be reasonable; the question is whether it is genuinely held. When once his actual state of mind as to knowledge or belief as to facts is established, the question whether his conduct was honest or dishonest is to be determined by the factfinder by applying the (objective) standards of ordinary decent people. There is no requirement that the defendant must appreciate that what he has done is, by those standards, dishonest."*

21. Whilst giving her oral evidence Ms Tekchandani accepted that she had signed the exam regulations and was aware that she should not have had a mobile phone with her. The Audio logs also record that when Ms Tekchandani was asked by the proctor during the exam if she had a mobile phone, she denied it. The Committee considered her denial to be indicative of her knowledge that she should not have had the mobile phone with her. Further, as outlined, Ms Tekchandani admitted in evidence that she had used the phone to take pictures and in doing so sought to gain an unfair advantage in future re-sit of the exam.
  
22. The Committee did take into account Ms Tekchandani's submission that her actions had been impulsive, brought about by fear that she may fail the exam. However, the Committee did not consider this impacted on her knowledge of what she was doing or her intentions. It found that Ms Tekchandani had made a conscious, deliberate decision to use the phone during the examination knowing she should not. Overall, the Committee considered that Ms Tekchandani's actions in taking a mobile phone into an examination in circumstances where she knew it was prohibited and then going on to provide false information about what she was doing, was dishonest by the standards of ordinary decent people. The Committee therefore found allegation 5 (a) – (b) proved to the relevant standard.

**Allegation 6 – N/A**

23. As allegations 5(a) and 5 (b) were found proved, the Committee did not go on to consider Allegation 6 which was drafted in the alternative.

**Allegation 7 (a) - Proved**

24. The Committee turned to consider whether the matters found proved amounted to misconduct.
25. The matters found proved concerning Ms Tekchandani, related to her dishonest actions in using a mobile phone during an exam, deceiving the Proctor and seeking to gain an unfair advantage. Such conduct was considered by the Committee to fall far short of what was expected of a student of ACCA and to be serious. Her behaviour also had the potential to undermine the integrity of ACCA's examination process and to undermine the public's confidence in the accountancy profession. In all the circumstances the Committee found Ms Tekchandani's actions to amount to misconduct. It follows that allegation 7 (a) is found proved.

**Allegation 7 (b)**

26. As allegation 7 (a) was found proved, the Committee did not go on to consider Allegation 7 (b) which was drafted in the alternative.

**SANCTION AND REASONS**

27. In reaching its decision on sanction, the Committee took into account the submissions made by Ms Tekchandani and Ms Patel. 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 Ms Tekchandani 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.
28. The Committee turned first to consideration of the aggravating and mitigating features in this case. The Committee was made aware that Ms Tekchandani

had not been subject to any previous disciplinary findings and had fully engaged with the proceedings. She had also made a number of admissions, had consistently apologised for what had occurred and had demonstrated some insight into her behaviour. These factors were considered by the Committee to amount to mitigation. The Committee also took into account the information provided by Ms Tekchandani concerning the health challenges members of her family were experiencing and the information relating to her financial responsibilities.

29. In regards to aggravating factors, it was considered that the conduct found proved had the potential to undermine the integrity of ACCA's examination process.
30. Taking into account all the circumstances of the case and bearing in mind the seriousness of the matters found proved, 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 had acted dishonestly.
31. The Committee then considered whether to reprimand Ms Tekchandani. 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 the conduct was not in deliberate disregard of professional obligations and that the period over which misconduct took place was short and it was stopped as soon as possible. The Committee did not find those factors to be present. Further, while Ms Tekchandani had demonstrated some insight it was still developing. Overall, a reprimand was considered to be an insufficient sanction in all the circumstances.
32. 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 is not repeated. The Committee was not provided with evidence to show these criteria to be met. For example, she had provided no evidence of undertaking remedial action and the Committee were not provided with any references.

33. The Committee went on to consider the guidance relating to removal from the student register. Ms Tekchandani's misconduct involved dishonesty and also had the potential to undermine the integrity of ACCA's examination process. The Committee also took into account the guidance relating to dishonesty which states that Committees should bear in mind when considering conduct involving dishonesty "*whether any mitigation presented by the member is so remarkable or exceptional that it warrants anything other than exclusion from membership or removal from the student register.*"
34. The Committee recognised that Ms Tekchandani had demonstrated some insight and [PRIVATE] and on the personal challenges she has faced as a student. However, it considered her conduct to have been fundamentally incompatible with being an ACCA student and her personal circumstances were not considered to be so remarkable as to warrant a departure from the guidance. In all the circumstances the Committee considered removal from the student register to be the most appropriate and proportionate sanction.

### **COSTS AND REASONS**

35. ACCA applied for costs in the sum of £5,556.00. 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. Ms Tekchandani completed a Statement of her Financial Position. The statement recorded that Ms Tekchandani received a [PRIVATE]
36. The Committee found that ACCA's costs had been reasonably incurred. It also accepted the evidence provided by Ms Tekchandani regarding her

financial circumstances [PRIVATE] and therefore it determined it appropriate in the circumstances to award no costs against her.

**EFFECTIVE DATE OF ORDER**

37. In accordance with Regulation 20(1)(a) of the Regulations, the order relating to Ms Tekchandani's exclusion from membership will take effect at the expiry of the appeal period. The Committee considered that it had not been established that there was a need for an immediate order or that such an order was in the public interest.

**Ms Sahima Qamar**  
**Chair**  
**10 March 2026**