

SOLICITORS DISCIPLINARY TRIBUNAL

IN THE MATTER OF THE SOLICITORS ACT 1974

Case No. 12755-2025

BETWEEN:

RAJ MARIADDAN

Applicant

and

SOLICITORS REGULATION AUTHORITY LTD

Respondent

Before:

Ms A Horne (in the chair)
Mrs A Sprawson
Ms L Fox

Date of Hearing: 15 August 2025

Appearances

Angus Gloag, Hatton Chambers, 21 Hatton Garden, London, EC1N 8BA instructed by the Applicant.

Andrew Bullock, Barrister, employed by the Solicitors Regulation Authority, The Cube, 199 Wharfside Street, Birmingham, B1 1RN, instructed by the Respondent.

JUDGMENT
APPLICATION FOR RESTORATION TO THE ROLL

Relevant Background

1. The Applicant was a solicitor having been admitted to the Roll on 15 November 1995.
2. He was, until April 2019, a sole practitioner, practicing under the name of John Street Solicitors.
3. In April 2019, the Applicant entered into partnership with Mr Saltifi and started the new practice John Street Solicitors LLP based in London, NW10. The Applicant and Mr Saltifi were equal partners in the Firm, which was a Limited Liability Partnership and recognised body.

Substantive Proceedings

4. The Applicant appeared before the Solicitors Disciplinary Tribunal (“The Tribunal”) from 18-21 October 2021 and on 25 January 2022 in relation to the following allegations:

1. *While in practice at John Street Solicitors LLP (“the Firm”) he:*

1.1. *between around 21 August 2019 and 12 December 2019 caused or allowed misleading information to be provided to Firm A, a law firm, to the effect that:*

1.1.1. *he did not have a bank account in his name;*

1.1.2. *his only income was disability living allowance, and / or he had not earned any income for at least two years or words to that effect;*

1.1.3. *he was semi-retired and/or had been unemployed since 2015;*

Insofar as such conduct took place before 25 November 2019, acted in breach of any or all of Principles 2 and 6 of the SRA Principles 2011 (“the 2011 Principles”), and insofar as such conduct took place on or after 25 November 2019, acted in breach of any or all of Principles 2, 4 and 5 of the SRA Principles 2019 (“the 2019 Principles”).

1.2. *On an application for a Professional Indemnity Renewal dated 20 August 2020 he caused or allowed misleading information to be provided to Company B, an insurance broker, in that he indicated on the Professional Indemnity Renewal Form that:*

1.2.1. *the Firm was not subject to an investigation by the SRA, in circumstances when both he and the Firm were subject to an investigation; and/or*

1.2.2. *he had not been made subject to conditions on his Practising Certificate, in circumstances when he had held conditional Practising Certificates; and/or*

- 1.2.3. *he had not been the subject of a costs or penalty order before the Solicitors Disciplinary Tribunal, in circumstances where he had; and in so doing he breached Principles 2, 4 and 5 of the 2019 Principles.*
- 1.3. *From on or about 29 November 2020, he failed to have in place valid Professional Indemnity Insurance, and in doing so breached any or all of Rules 2.1 and 4.1 of the SRA Indemnity Insurance Rules 2019 and Principles 2 and 7 of the 2019 Principles.*
- 1.4. *From on or about 29 November 2020, he continued to practise, including holding client money, without valid insurance, when he knew or should have known that no valid insurance was in place, and in doing so acted in breach of any or all of Rules 2.4, and 4.2 of the SRA Indemnity Insurance Rules 2019, and Principles 2, 5 and 7 of the 2019 Principles.*

Allegations 1.1 and 1.2 were advanced on the basis that the conduct was dishonest.

Sanction

5. The Tribunal found all the matters inclusive of dishonesty proved. In its judgment dated 21 February 2022, the Tribunal ordered that the Applicant be struck off the Roll of Solicitors. The Applicant was ordered to pay the costs of the proceedings in the sum of £30,947.64.

Application for Restoration

6. On 17 April 2025 the Applicant filed an Application to the Tribunal for restoration to the Roll of Solicitors.
7. Accompanying the Application was a document titled: “Application for Readmission to the Roll of Solicitors” which detailed the grounds for the Application.

Documents Considered by the Tribunal

8. The Tribunal considered the entirety of the documents in the electronic case file. In particular it considered the following:
 - (a) The Applicant’s Application and supporting statement and exhibits;
 - (b) The Respondent’s Answer to the Application for Restoration dated 28 May 2025 and exhibits;
 - (c) The Applicant’s Reply to the Answer dated 1 June 2025;
 - (d) Statement of the Applicant dated 11 August 2025.

The Applicant's Submissions

9. The Applicant acknowledged the seriousness of the findings made against him, including findings of dishonesty, but invited the Tribunal to assess his application holistically.
10. The disciplinary proceedings arose in the context of his own complaint to the Solicitors Regulation Authority ("SRA") about serious misconduct by his former business partner, Mr Amjad Salfiti.
11. That complaint, made in May 2020, was summarily dismissed by the SRA without investigation. However, subsequently in May 2023, the SRA imposed conditions on Mr Salfiti's practising certificate as a result of a second complaint which mirrored the allegations originally raised by the Respondent, thereby validating his concerns.
12. The SRA's failure to investigate the Applicant's complaint in 2020, followed by their subsequently imposing sanctions against Mr Salfiti, demonstrated procedural inconsistency, and a breach of regulatory fairness. In reaching this conclusion reliance was placed on section 28 of the Legal Services Act 2007, the common law duty of fairness, and the SRA's own Enforcement Strategy.
13. The misconduct for which the Applicant was sanctioned occurred during a period of an acute health crisis. He had suffered a heart attack and stroke in 2015, which impaired his professional judgment and led him to rely on his business partner. He asserted that medical evidence confirmed ongoing chronic conditions including heart failure, kidney disease, diabetes, and reduced mobility. He submitted that these health issues constituted exceptional circumstances under the Tribunal's Guidance and relevant case law.
14. He had demonstrated rehabilitation and insight. He had undertaken counselling, continued to maintain his professional development, and expressed remorse. If restored to the Roll, he proposed to return to practice in a non-managerial role, without responsibility for client money or regulatory compliance functions which, he asserted, mitigated any risk to the public.
15. The Tribunal's Guidance Note on Restoration to the Roll, and case law including *Bolton v Law Society* [1994] 1 WLR 512, *Wingate and Evans v SRA 2018* [EWCA Civ 366], *SRA v Kaberry* [2012] EWHC 3883 (Admin), and *Ellis-Carr v SRA* [2002] EWCA Civ 68, support the proposition that restoration is possible in exceptional cases where rehabilitation is demonstrated and public confidence can be maintained.
16. The Respondent's Answer to his Application was overly reliant on the past findings, and failed to engage with the present merits of his rehabilitation. The Respondent's opposition to his restoration to the Roll was disproportionate and lacked a fair, balanced assessment of his current fitness to practise.

Oral Evidence of the Applicant

17. The Applicant, provided a detailed account of his professional background, including his admission to the Roll in 1995, and the establishment of John Street Solicitors. He

informed the Tribunal of the subsequent formation of John Street Solicitors LLP in partnership with Mr Amjad Salfiti. He described a significant deterioration in his health from 2015 onwards, including a stroke, heart attack, and chronic kidney disease, which he said had a profound impact on his ability to manage the firm. This caused him to enter into partnership with Mr Salfiti, in order to reduce his managerial responsibilities.

18. The Applicant stated that he had relied heavily on Mr Salfiti to manage administrative and financial matters as a consequence of the on-going effects of his ill health. He explained that his concerns about Mr Salfiti's conduct led him to report the matter to the Law Society and subsequently to the SRA. He expressed frustration that his complaint was dismissed without investigation, and that the SRA chose to investigate and pursue disciplinary proceedings against him instead.
19. He further stated that he had come to accept the findings of the Tribunal that led to his striking off in 2022, including the findings of dishonesty. However, he maintained that the misconduct occurred during a period of acute physical and mental health crisis, which he believed impaired his judgment and decision-making.
20. Under cross-examination, the Applicant was challenged on his assertion that medical evidence confirmed that he was suffering from cognitive impairment at the time the misconduct occurred. He was unable to identify any specific document in the hearing bundle that supported this claim. He accepted that the documents exhibited did not explicitly state that his cognitive function was impaired, but maintained that this was his understanding based on discussions with his doctors. He maintained that he would likely have other material which supported his assertions, but which he had not included in the hearing bundle.
21. The Applicant was further questioned about the statement in his Application to the effect that the original Tribunal judgment acknowledged that his health challenges had contributed to the misconduct. The Applicant said that he couldn't remember exactly where in the judgment this was stated, but he was sure it was in there. He was given time to review the Tribunal's judgment, and having done so conceded that no such acknowledgment was made. He accepted that his statement was inaccurate, but denied any intention to mislead.
22. The Applicant stated that, despite not being able to practise as a solicitor since being struck off, he had remained engaged with legal developments as he had both acted as a Litigant in Person in civil proceedings, and assisted others in legal proceedings on a pro bono basis. He stated that he had undertaken counselling to reflect on the events that led to his removal from the Roll, and to support his rehabilitation.
23. He stated that he did not intend to return to practice in a managerial capacity, or to hold compliance roles such as COLP or COFA. He stated that he had, prior to entering into partnership with Mr Salfiti, explored the possibility of working as a consultant solicitor within an Alternative Business Structure ('ABS') structure, and that he would consider approaching that firm again if restored to the Roll, or perhaps look for a similar arrangement elsewhere.

24. The Respondent reiterated his desire to return to the profession in a limited capacity, consistent with his health challenges, and expressed remorse for the events that led to his striking off.
25. In answer to questions from the Tribunal, the Applicant confirmed that he was unaware of the allegations against Mr Salfiti which had led to the imposition of conditions on his practicing certificate in May 2023, and he was not, therefore in a position to say that those allegations were of the same or a similar nature to the allegations he had made against Mr Salfiti in 2020, despite having asserted this in his Application. It had merely been an assumption on his part.

The Respondent's Submissions

26. Mr Bullock on behalf of the Respondent confirmed that the Application for restoration to the Roll was opposed. He submitted that the Applicant had been struck off following findings of serious misconduct, including dishonesty.
27. The Tribunal was reminded of the findings made in the original disciplinary proceedings, including that the Applicant had knowingly provided misleading information to a law firm acting for the Legal Aid Agency, and to an insurance broker in relation to obtaining professional indemnity insurance. These findings were upheld on appeal to the High Court and subsequently by the Court of Appeal, which refused permission to appeal.
28. It was submitted by Mr Bullock that the Applicant's conduct involved deliberate dishonesty, and that the Tribunal had found him solely and directly responsible for the misconduct. He further argued that the seriousness of the conduct created an almost insurmountable obstacle to restoration, particularly given the absence of any exceptional circumstances.
29. Mr Bullock submitted that the Applicant's health issues, while unfortunate, did not in themselves amount to exceptional circumstances, particularly as the ill-health began in 2015, and the misconduct occurred in 2019/20. There was no evidence, beyond the Applicant's own assertion, that the consequences of his 2015 illnesses continued to affect him some 4 years later, such that they impacted his ability to judge whether the assertions he made to the Legal Aid Agency's solicitors, and his insurance brokers, were true or untrue. The original Tribunal had not found any correlation between the Applicant's ill-health and the misconduct and, in particular, it had not found that those health issues amounted to exceptional circumstances justifying a lesser sanction than striking off.
30. It was further contended that the Application was premature, having been made only three years after the Applicant was struck off. Reference was made by Mr Bullock to the Tribunal's Guidance that restoration within six years of strike-off would be unlikely to be appropriate unless exceptional circumstances were demonstrated. In the Respondent's view, no such circumstances had been established.
31. Mr Bullock submitted that the Applicant had failed to provide sufficient evidence of rehabilitation. There was no evidence of satisfactory employment within the profession since the strike-off, nor any indication of firm future employment or supervision

arrangements. It was further asserted that the absence of such evidence prevented the Tribunal from conducting a proper balancing exercise.

32. Challenge was mounted to the Applicant's insight into his misconduct. It was submitted that the Applicant had sought to minimise his responsibility, attributing blame to others and suggesting that the SRA's investigation was arbitrary. Mr Bullock submitted that the Applicant had not demonstrated in either his Application or his evidence a clear understanding of the seriousness of his misconduct, or the reasons for the original sanction being imposed as the normal and necessary penalty for a finding of dishonesty.
33. In conclusion, Mr Bullock submitted that the Application should be refused. The Applicant had not demonstrated that he was a fit and proper person to be restored to the Roll. In the circumstances a restoration of the Applicant to the Roll could damage the reputation of the profession and public confidence in the provision of legal services.

The Tribunal's Decision

34. The Tribunal carefully considered the Applicant's Application together with the written submissions, oral evidence, and documentary exhibits. The Tribunal also had regard to the guidance set out in the 7th Edition of the *Guidance Note on Other Powers* (February 2025), including the principles established in *Bolton v Law Society* [1994] 1 WLR 512 and other relevant authorities to which it was referred.
35. The Application for restoration of the Applicant to the Roll of solicitors was refused.
36. The Applicant was struck off for serious misconduct involving dishonesty. The Tribunal noted that an application for restoration, following findings of dishonesty, presents a particularly high hurdle. The Application did not surmount that hurdle. The Applicant had not presented credible evidence of insight, acceptance of responsibility, or a change in approach sufficient to satisfy the Tribunal that public confidence in the profession would be maintained if he were restored.
37. Although the Applicant stated that he accepted the outcome of the previous disciplinary Tribunal proceedings, he repeatedly characterised the decision to strike him off as "draconian", and maintained that the proceedings were unjust. He felt that he should never have been investigated, let alone prosecuted (notwithstanding that the allegations against him had been found proved). His assertion of acceptance was undermined by his refusal to acknowledge the correctness of the findings and sanction, and his failure to demonstrate a clear understanding of the ethical standards expected of solicitors.
38. The Tribunal was not satisfied that the Applicant had demonstrated rehabilitation or remediation. The Application was found to be premature, having been made within three years of the original order striking the Applicant from the Roll. The Tribunal noted that, save in the most exceptional circumstances, applications made within six years of strike off are unlikely to succeed. No such exceptional circumstances were established in this case.
39. The Tribunal further found that the Applicant's evidence lacked candour and care. Assertions made in his Application and oral evidence were not borne out by the documents he relied upon. For example, the Tribunal was troubled by the Applicant's

reliance on medical evidence which, when carefully considered, did not substantiate the claims made in his Application, which claims were supported by a Statement of Truth. The Tribunal was not persuaded by the Applicant's argument that he had other medical evidence which would have supported his assertions, but which he had not included in the bundle. The Applicant had chosen to make the Application, chosen the grounds upon which it was made, and the timing of it. He had produced the bundle of documents in support of his grounds. It was not credible that he would have adduced medical evidence which did not support his contentions as to the impact of his health on the original misconduct, but omitted other evidence which did support those contentions.

40. The same approach was taken by the Applicant to his assertions with regard to the findings of the original Tribunal. At best, these unsupported assertions reflected an alarming lack of diligence; at worst, raised concerns about his approach to truthfulness. It was concerning that the Applicant, having previously been found to have made dishonest statements, continued to demonstrate a propensity to make factual assertions for which there was no proper basis. This propensity certainly did not support the Applicant's contention of insight and rehabilitation.
41. The Tribunal found it difficult to discern the Applicant's future employment intentions or how, if restored to the Roll, he might be employed as a consultant solicitor. The evidence provided was limited to unverified assertions that the Applicant had, prior to his strike off, been in discussions with a firm to establish an ABS in which he would have a role. No current or concrete proposals were presented. The Tribunal was also unconvinced by the Applicant's efforts to keep himself abreast of legal developments, or to demonstrate a sustained commitment to continuing professional development. Assertions made in this regard were general and unsupported by documentary evidence of recent training, structured learning, or engagement with professional standards.
42. The Tribunal accorded the testimonials provided by the Applicant limited weight. Particular concern arose in relation to the evidence of a counsellor who expressly recommended the Applicant's restoration to the Roll. The contents of that testimonial were generalised and lacked any depth. Moreover, the impression conveyed as to the Applicant's insight and remorse was inconsistent with the Applicant's presentation during the hearing. Other testimonials submitted by the Applicant did not assist the Tribunal in evaluating his current position. One testimonial was dated two months after the Tribunal's original findings, and another was written in 2019, three years before the strike-off. Neither provided sufficient insight into the Applicant's conduct or rehabilitation since the disciplinary proceedings.
43. The Tribunal concluded that the Applicant remained a risk to the public and to the reputation of the profession, and that public confidence would be undermined by his restoration to the Roll of Solicitors. Accordingly, the Application for restoration was refused.

Costs

44. Mr Bullock applied for costs in the sum of £4,150.50 as set out in the costs schedule dated 8 August 2025.

45. Mr Gloag, on behalf of the Applicant, did not oppose the application for the costs, or seek to challenge the amounts contended for in the Respondent's schedule.
46. The Applicant's means were described as being 'severely limited.' He was currently in receipt of Personal Independence Payment (PIP) and other benefits (although these are not means tested). The Tribunal was informed that the Applicant had not been working as a solicitor since his removal from the Roll, and his savings had been depleted. He was currently renting accommodation, following enforcement proceedings taken against him by the SRA.
47. The Tribunal noted that no formal statement of means had been presented by the Applicant, pursuant to Rule 43(5) The Solicitors (Disciplinary Proceedings) Rules 2019, to enable an accurate determination of his financial position. There was, therefore, no proper basis for reducing the costs award to reflect the Applicant's means.
48. The Tribunal granted the application for costs in the sum of £4,150.50, which it determined was just and reasonable.

Statement of Full Order

49. The Tribunal ORDERED that the Application of RAJ RAJAN MARIADDAN for restoration to the Roll of Solicitors be **REFUSED** and it further Ordered that the Applicant do pay the costs of and incidental to the response to this Application fixed in the sum of £4,150.50.

Dated this 1st day of October 2025
On behalf of the Tribunal

A. Horne

A. Horne
Chair