

# The Destiny - Mr. K.R. Ramamoorthy's personal account

26th November 2008! It was perhaps one of my rather unusual leisurely days at Mumbai. I stayed overnight at Mumbai to meet one of my former colleagues in the Reserve Bank of India, who was to retire in the following week. I was staying with my nephew in Western Mumbai and left for South Mumbai around 10 am, met up my former colleague and made a few courtesy calls on my friends and checked in at Taj Palace (heritage wing), which is one of my preferred hotels for its quietude. Post-lunch, I had a small nap and in the evening had a 45 minutes workout in the gym, had a good shower, spent sometime at the business centre accessing my emails. After my dinner at around 9.15 pm, I took my usual stroll through the main gate and returned through the Taj place entry gate. On reaching my room, I found there was no drinking water. I called up room service but there was no response. I thought the better option would be to pick up drinking water from business centre, a floor below.

As I moved out of the room, I saw in the corridor of the fifth floor about four policemen in uniform carrying rifles, accompanied by a gentleman in mufti. On spotting me in the corridors of the 6th floor, the gentlemen in mufti cautioned me in a hushed voice "go in" "go in". When I stood for a few more seconds, he again signaled me to get in. I sensed there was something amiss, but thought perhaps some thieves had entered the hotel and the police were on the search. I re-entered the room and rang up again room service and reminded for drinking water. After 10 minutes, I got a call from the operator that there was some emergency in the hotel and they could not immediately attend to my request and apologized for the delay. I thanked them and switched on the television news channel. I could see the TV channels were flashing the commotion at Oberoi and Taj and other places, though a clear picture did not emerge then. I immediately telephoned to my family at Bangalore and told them I was safe in the room and they need not get perturbed at the TV news reports being flashed. I also telephoned to my nephew at Mumbai, with whom I stayed overnight not to worry. A few minutes later, there was a call from one of the Executives of the Company whose Board meeting I was slated to attend the next day, inquiring of my safety. I assured her I was safe and she need not be concerned at all. I continued to watching the TV channels and could apprehend there was something serious happening outside the hotel and at Oberoi and elsewhere.

Around 11 pm, the hotel TV channels went off the air. I telephoned to operator, but there was no response. I was tossing in the bed, restless. Around 11.30 pm, I heard a knock at my door calling "Room Service" "Room Service". For a minute I thought perhaps all was fine in the hotel and they were bringing drinking water, but did not venture to open the door. After a few minutes' silence, there was again a call saying "Shoe Polish" "Shoe Polish". I responded immediately "nahi chahiye". I became nervous and was holding my breath. Within a few minutes, I heard a bullet shot at the entrance of my door. I rushed to the washroom and took refuge there and held the door tight with my hands. Two terrorists in the age group of 21-25 years of age –stormed into the washroom. They held a gun on my temple and ordered me to kneel down and raise my hands. When I pleaded for mercy, one of them, in rough tone, said "choop raho". I was then asked to undress and they tied my legs and hands with my pajama and kurta, and herded me into the living room and asked me to lie down facing the floor. One of them gave me a couple of heavy blows on my neck; another, with his heavy boot on, thumped me on my back twice. I was writhing in pain and pleaded with them to be considerate. Both men were armed with assault rifles.

The intruders then began using the room as some of sort of temporary control room. They made a few phone calls in a language which sounded like Urdu or Hindi, both languages which unfortunately I was not too familiar. I could however hear during their conversation the word "grenade" repeated often. I presumed that they were they were talking to their counterparts and it was all about how, where and when to deploy the grenades in their possession. Half an hour later, I could overhear some conversation on the corridors of my room. Within a few minutes, I saw a young hotel staff in uniform being ushered into my room as the second hostage. This was followed by three other hostages being brought into my room and held in captivity.

The terrorists then started inquiring about our name, place, occupation and telephone number. When the inquiry was on, I realized yet another terrorist has joined the team. Though I gave them the details of my name, place of residence and telephone number, I was a little hesitant to reveal my designation. I said I am a "teacher" – which in fact was true as in my consultancy profession, I undertake intensive training assignments for bankers. One of the terrorists retorted how a teacher could afford to stay in Taj and then hit me with a rope at the back. I then told them that I am a professor and concurrently hold a position as the Chairman of the Board of a private bank and Director in a few companies. The terrorists promptly communicated on the telephone our identity. The terrorists stayed put in my room for nearly an hour. From there inter se conversation, it appeared they were relaxed. I could hear the washroom being used and may be the mini bar too. Suddenly the house phone rang in my room. The terrorists disconnected and threw down the phones. For another 30 minutes they kept on conversing with each other in low tones.

For the first time, the thought passed my mind that any time they were likely to pull the triggers at any time and my life was nearing the end. The faces of my near and dear and their possible agony flashed for a moment. I later diverted my mind to the Almighty and held His images steadfastly and chanted the hymns I could then recall. As the time passed, I reconciled to the fact that God that had given me so far long life and I will accept His finale judgment.

After a lapse of about a near 90 minutes' holed up in my room, the terrorists ordered us to get up and shepherd us to the 5th floor, holding us as a human shield, with one of the terrorists on our left and some behind. On the fifth floor, they pushed us into a room, which was wide open. It appeared they had earlier identified this room. There were no inmates in the room and the room was in a disorderly condition. All of us were asked to lie down straight facing the door. Fear gripped me if they would spray the bullets on all of us. The terrorists however remained quiet for sometime in their room and I could overhear intermittent conversations perhaps on the telephone or amongst them. I was also not then sure if all the three terrorists whom I saw were in the room or some moved to the other floors.

After some quietude, a sudden spate of deafening noise nearby shook me. Within a few seconds, the room in which we were lying was filled with smoke. We found it difficult to breathe or see any object in the room. As the minutes passed, I was suffocating. Since my hands and legs were tied, I couldn't get up from the lying posture. The hotel staff, with difficulty got up on their own, but they were

also suffocating. At this stage, with some force I crawled and leaned on the cot and putting extreme pressure on my right hand, I extricated my right hand from the knot. Quickly I was able to loosen my legs and rushed to the business kit usually kept in the room to pick up the scissor. Fortunately, I found the scissor and untied my left hand. Once my hands were free, I helped a couple of hotel staff to untie themselves and the rest helped each other. The hotel staff had the presence of mind to immediately rush to the front door and close the sliding glass doors which prevented the inflow of smoke into the room. They also opened immediately the windows and we could breathe fresh air and thus overcome possible death through suffocation.

The room was facing the pool. Two of the hotel staff immediately jumped out of the windows, sat at the landing at the dome and asked us to help them to remove the cloth behind the window curtains. I also helped them removing the linen on the bed. They tied them all to the dome and made it into a rope. With the help of this rope, they all safely landed on the concrete floor overlooking the pool. They assured me they will help me too and I gave one of them the pillows, so that if I were to accidentally slip, they can help me. After getting down, the hotel staff continued to remain for quite sometime on the floor top. I sensed they were not willing to take a risk of going down at that stage. Later all of them moved away, one by one; one of them told me from down that the terrorists appear to have gone.

I was sitting on the window alone, hoping for the best. I could still hear the noise of gun shot intermittently. May be after an hour of wait, I started shouting for help. Except an inaudible repose from the other wing of the hotel, I could not get any response. As time passed, I was feeling uneasy. I was then in for a greater shock. I saw on the 6th floor overlooking my window a sudden rage of fire. Gusty winds caused flare-up of the fire. I could feel the heat. In ten minutes, I saw the fire was spreading and the burnt out remnants of the metallic parts were falling down. I realized that this was my third challenge of life. I have to either jump down from the 5th floor to the 1st floor, as the hotel staff did or rush out through the main door of the room. I took courage to land in the dome to attempt a jump to the first floor, but later as I backtracked. I realized I may not be able to make it up; if I were to sustain serious injuries, it was unlikely anyone will come to my rescue.

Realizing that any further vacillation would be at the peril of my life, with great difficulty, I climbed back into the room. I searched for some clothes to cover myself. I saw a pajama and the tea shirt worn by the erstwhile room occupant lying on the chair. I wore them and searched for the exit. The room was completely dark. Fortunately I was able to access the glass partition door, opened it and ran out of the room. I saw the whole fifth floor filled with smoke. I sensed it would not be too easy to navigate through the long corridors and take the steps. Yet, I took courage and ran through the corridors, taking intermittent spells of breadth of fresh air at some corners. If I recall right, I moved down from 5th floor, to probably the 3rd floor. As I was running through the corridors, I was conscious I was risking my life as I may fall a victim to the bullet shots of the terrorists.

As I reached the 3rd floor, I saw from a room which was facing the road side and it was open. I rushed into the room and I could see some bright lights. I ventured to step out of the widow saw fire engine quenching the fire. Standing at the windows, I showed my hands and fortunately fire fighters sighted me. I saw in them the messiah of God. They lowered the fire tender to my floor, helped me get into the railings of the fire engine and rescued me. They comforted me with their warm pat and said "Sir, you are safe. Please do not worry". These words keep ringing in my ears even now as though these were the words of God.. As I was standing shoulder to shoulder with them seeing them putting down the fire, I saw a lady in one of the rooms of the fifth floor. Fortunately, she appeared to have not undergone all the agony I went through. I alerted the fire fighting staff to extend their helping hand to her too. They helped her too to get into the ladders of the fire engine by breaking open the windows. I reminded the lady to carry her mobile with her. Within 10 minutes, we landed on the ground and could breathe freedom. Using the lady's mobile, I made a call to my wife. For the first time in the seven hour ordeal, I emotionally broke down and told her I was held in captivity but freed and I was in safe hands.

On my landing, two young good Samaritans helped me voluntarily, took me in their car and assisted me in getting admitted in Jaslok Hospital for treatment of my external injuries. The hospital staff were extremely cordial and exhibited outstanding professionalism. Hats off to them. By 9.30 am, I was through with the medical check up and police formalities. With the help of my friends, I was able to speak to my nephews in Mumbai who rushed to Jaslok and drove me to their residence and ensured I was fully rested for two days before I return to Bangalore.

What a miraculous escape! I realize it was only the Divine Grace that saved me from the jaws of death through his messiahs - the hotel staff, the fire fighting squad, the young friends who took me to the hospital and the hospital staff.

Having said this my heart goes to those hundreds of innocent lives lost in this horrendous crime. I lost two of my dear friends Mr. Ashok Kapur and Mr. Anand Bhat, in particular. May their soul rest in peace.

Mr. Ramamoorthy is Non-Executive Chairman of ING Vysya Bank and Former Chairman and CEO of Corporation Bank