

31st August 2020
(Updated on 9th October 2020)
Karachi, Pakistan

PK8303: “but why....” - the plane crash survivor’s account

After over four and a half months, I am finalising and releasing this article on my 50th birthday. I had gotten much more birthday wishes this year than ever before which was a great feeling indeed. Some people, however, suggested that there should be birthday celebrations for me twice a year - once on 9th October and other on 22nd May. While I appreciate context and affection of people to suggest that but to be honest, I would never like to celebrate 22nd May, in any way. That was not a happy moment as it took away 97 innocent lives; it was, in reality, a very very sad day by any stretch of imagination. At the outset, I pray for the 97 victims of this tragic incident. May their souls rest in eternal peace. To share with you, right after the crash, their well-being was on my mind all through-out my consciousness, until I found out about their ill-starred status later on that disastrous day. Although, I didn't know anyone of them at the time of accident, and it was only post-fact I had found-out about a few of them that I knew personally. But there has been a strange sense of belonging between me and them. They all be sorely missed by me and their loved ones; in fact, by the entire nation, forever.



Zafar Masud @zafar_ma... · 18h
Thanks; I appreciate the context you're talking about but to be honest, I would never like to celebrate 22nd May. That was not a happy moment as it took away 97 innocent lives. It was a very very sad day by any stretch of imagination. Prayers for departed souls. RiP. Aameen



Waqas Raghib @w... · 18h
@zafar_masud
Happy Birthday Sir 🎂 ...
Celebrations should be twice in a year-- 1st today & 2nd should b on May 22. God Bl...

I had started this article from my hospital bed, albeit at home, while I was still recovering from my known and unknown wounds, on the insistence of my friends and family, and the public in general, who're most interested in knowing what had happened on that fateful day and what has my experiences been from the unfortunate crash of PK8303 from Lahore to Karachi, and finally completed it on my half a century birthday.

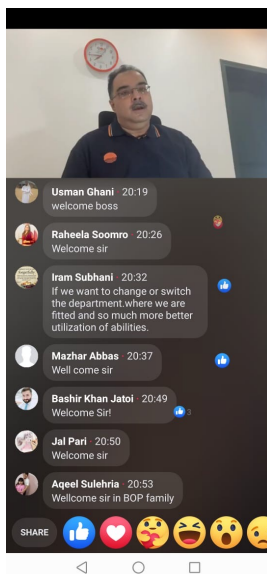
I was also been suggested to write a book on this ordeal and my life, which I believe is too early for me to undertake and I shall give it another five years atleast, as my life story post accident may also become an important lesson to share for everyone. Therefore, I have decided to resort on this relatively brief write-up, at this stage.

I have been invariably asked what I was doing when the disaster happened and why do I think that God saved me? Frankly, I have no conclusive response to these questions and while I am searching for answers, it's maybe relevant to contextualise my situation in and around the time of the tragedy. The real answer may actually lay in my whole life story, and hence authoring the biography becomes important, but it maybe pertinent to discuss what was happening around me

immediately before the sad day, as those were one of the most eventful times of my life, anyways, and may have correlation to my circumstances of survival.

Ironically, on the terrible day, I had woken-up ahead of time set on my alarm clock, perhaps in excitement that I would be traveling later in the day to Karachi to spend Eid holidays for almost a week with my family. The real excitement could be that I had spent a very satisfying first stint of five weeks with the Bank of Punjab as it's chief executive. The kind of support and welcome that I had received from the Board and the Colleagues was overwhelming, to say the least. I had joined the bank with great reluctance, being part of public sector having it's own professional hazards, but all those suspicions and inhibitions were turned out to be unfounded hitherto.

There has been no permanent CEO at the helm of affairs of the Bank for the past one and a half year which created a strategic vacuum, plus the prevailing Corona situation further complicated the matters. It was absolutely critical to put the organisation back on the strategic path and take actions that would give necessary comfort to the staff who have been on the frontlines during these trying and uncertain times, about the commitment of the new CEO towards their welfare and well-being. With the support of senior colleagues, I have been able to successfully instill confidence in the staff with active and strong communication through written communication and holding first of kind town-hall on FacebookLive (perhaps the only local bank which probably did it)



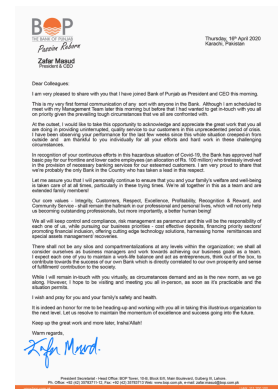
due to the constraints of Corona. The initiative of reaching out to the employees through FacebookLive was turnout to be a super hit move. During one hour session, questions of the employees, received online on the screen, were taken up and addressed right there and then, whilst initial vision and strategy was shared with specific focus on employee development and prosperity.

Having done all that, it was, however, the Covid related actions and relief to the employees, which proved the staff in my commitment towards their care and put us ahead of the curve in banking sector to provide extra support to them in these times of need. That all went down very well across the board. This was all done with most sincerity and with every noble intention and without any vested interest. More specifically, it was

the extension of special bonus for frontline staff and enhancement in limit of concessional/ interest free loans to the employees which were one of the most satisfying acts of my life.

This was largely believed that the extension of these concessions, in those particular times of need, were the actions which resulted in my survival. The fact is that I can't take the full credit of these initiatives, as these concessions were already approved by the Board on the

recommendation of the then Senior Management of the Bank, before I had taken over. What I could take the credit for, perhaps, is that I didn't stop them, on the pretext that no other bank in the market was doing it at that time, and probably non has done it even today, and ensured just and timely distribution of the bonus pool. But I did those fag-end actions with full conviction and commitment with my heart and mind in them. Lucky for me that I had the privilege and the honor of announcing those allowances eventually to the employees which probably left the impression that I was the architect of these very worthy initiatives.



During the same very short span of time at work, long overdue revised organisational structure was approved by the Board and was rolled-out which gave further certainty and put to rest some earlier unwarranted inhibitions of the employees. This was all considered to be too much grounds covered in a very brief span of time which was indeed the most satisfying and exciting to sense about the future course for me at the Bank of Punjab. Some people did ask me why I was moving so fast and probably I needed to slow-down. Little that anyone was aware that I would not be available for work for a period of next two months and perhaps I was covering for those expected lost time in future, sub-consciously.

I am notorious of getting to the airport at the nick of time, right before the counter is closed/ flight take-off. Interesting enough, on 22nd May 2020, I had reached the airport much ahead of my usual time. Fortunately that gave me enough time to get my seat changed. I was initially booked for window side, but I always prefer to sit on the isle seat; therefore, got my seat changed to 1C, despite insistence from my protocol officer that the entire row is vacant and it would not matter

much where I would be sitting in that row, but I had insisted out of sheer habit and routine of sitting on the isle side. Change in seat, in hindsight only, may turned out to be one of the reasons of my survival.



On the other hand, would like to share with you that I was booked on Serene Air at eleven o'clock on the same morning. Though, got it changed merely a day earlier, when the unfortunate PIA special flight came up on the timetable, due to two reasons: 1). PIA flight was at a better time of the day and didn't require me to wake up and get ready early in the morning which I absolutely detest, and; 2). in case if the flight gets cancelled then Serene

Air doesn't generally have flights the same day and one has to wait for another day for the next, alternate flight, while PIA generally has more than one flight a day and one gets to travel the same day on another flight. That's my experience of traveling extensively within the Country over the years.

Co-incidentally, the plane also got ready for take-off ahead of time. On that day, everything seemed to be happening ahead of schedule, as if there was some sort of urgency in the air and the people concerned were to reach their respective destinations without delay.

While sitting at the passengers lounge, I had realised that today is the birthday of one of my closest friend, who's like family and a brother to me. He's very sensitive about us remembering his birthdays, particularly by one of our friends from university who's the "gang leader". The birthday-boy particularly likes the gang leader to remember his birthdays and the first ones to be wishing him. We have our friends WhatsApp group, like almost everyone else these days, and whenever there's someone's birthday, the WhatsApp group title changes to wish him happy birthday and the display picture has the picture of the birthday-boy until another birthday comes up. It was a holiday, midday had passed, and there was no such change in the WhatsApp group. Realising the sensitivity of the situation, I had sent a text reminding the "gang leader" to make the necessary changes on the WhatsApp group with respect to the day. You may wonder what's the significance of this story. I could have wished the friend directly not involving rest of the group and made the traditional changes in WhatsApp group myself, as I am also one of the group admins, but I choose not to break the tradition and take a solo flight. The moral of the story is that one always be sensitive to other's wishes and what makes them happy. These little things go a long way in spreading love and that's one thing that the God loves for sure, in my faith. This small gesture may reflect an aspect of my personality and what sort of person I am, and hence shared it with you, as this could be the possible reason for let me live that day by my God.

Although, I got on the plane 15/20 minutes ahead of scheduled take-off time but it turned out that I was perhaps one of the last ones who got on board. Maybe a very few people came aboard after me and the flight got all the passengers who were supposed to be there and the pilot had decided to leave Lahore slightly ahead of scheduled time. Since, I was sitting on the very first seat, I didn't know who all were sitting around. There was one gentleman seated in the same row as mine but he was two seats removed across the aisle; rest of the entire row was empty. He was wearing the full corona protection gear, with PPE gown and all. I did see him on the plane but didn't recognise him, given his attire. It's only after the fact that I was told about his identity and I happened to know him.

I have the tendency of turning on my iPad before the aircraft takes off, watch either a movie or start working. I did the same that day too. Except a couple of times, when I got light refreshments, water and tea, as I was not fasting, I had continued to work on my emails. There was so much work to catch-up on and I was most motivated; wearing black Bank of Punjab branded t-shirt as it's proud CEO, that I had remained too engrossed in work and didn't look around to see who all were present on the plane. It was only the first irregular landing attempt that caught my attention and forced me to put off my iPad and started looking around to see the

reaction of others. As usual, the pilot made brief landing announced at the right time, and it all appeared smooth and regular, but when the plane landed, it had three unusual bumps. The first bump didn't bother me, as it's generally the case on landing specially when it lands with more than the usual landing speed and with steep angle, which was the case with PK8303 too. However, this was second bump, immediately after the first one, which forced me to wrap-up my iPad and looked around to see the reaction of others. By that time, third bump occurred, and then within seconds, pilot decided to took-off the aeroplane back in the air which was surely very unusual; atleast happened with me for the very time. I had realised that the window on my side of the row/ isle was shut. I had gotten up from my seat and opened the window, as first reaction, to see if there were indications from outside which would require us to be prepared for something adverse. The plane went back up, apparently as high as 3000 feet, as per it's SOP, in a very odd manner - fast and narrow. It was all very surprising and frightening.

There were no indications from outside my window of any distress and I didn't notice any shouting or concerns on the part of passengers either. Atleast, I didn't hear it. I did look around while sitting on my seat and there were people sitting in the row right behind me who were calm but praying and reciting verses from the Holy Quran, as the whole episode was unusual and scary; could be a harbinger of something even worst which it turned out to be later-on, in reality. My seat was such that it was slightly removed from the soft partition between the cabin crew and the passenger seats area. I could clearly see the two air-hostesses sitting right across from me who were also praying and reciting. The door of cockpit was shut.

There were no indications of crash landing, no announcement whatsoever; if anything, there was another and last message from the cockpit which was: "cabin crew ready for landing". Few seconds before the collision, there was a jerk, maybe due to the failure of engines, and with that the cockpit door opened wide and I saw from the windscreen that as if the plane was "nosediving". Although, later-on I had figured that it was perhaps not nosediving but since it was so close to the physical infrastructure on the ground that I got this impression that as if it was nosediving. Whatever, it was, I was very clear that the plane was meeting a disaster and there was no way this situation could be averted at this hour.

One of the most crucial part of the whole episode comes now. While, I have never been scared of death and was sure that the plane was running into the community on the ground and was ready for any consequences as a result, I had asked my dear God inside me, "am I dying"? The answer was that "it's not the time and I will not die". I had asked again and the response was the same that "the plane is smashing but you will not die". After that I got this conviction that I will survive this crash which I had no doubts was inevitable. This piece in the whole episode gives me goosebumps whenever I reflect on it. I don't know were this confidence came from but it was

there in me. My father also told me later-on that he also had similar belief when he had found-out about the crash through the television that afternoon.

After my God gave me this strength and put the trust of my possible survival in me, I didn't say any prayers or recited anything, despite the fact that two air-hostesses in front of me were crying and reciting loudly and so as the steward on my right, across the aisle. Frankly, there was no time either to recite anything, by the time I had finished my conversation with my God, the plane had met its hapless providence. It was literally a matter of few seconds. While there was no announcement or indication on the part of cockpit that the plane was in trouble during the distressed time, which I would assume was 10 minutes or so when the plane took off again after the failed landing first time and by the time it broke into pieces eventually, the air-hostesses got the wind that something is just not right. They had started with recitation of verses in low voices (but I could hear them due to proximity) and their volume and intensity in their appeal to God enhanced manifold as the time lapsed closer to the accident, which made me believe that they had known from the beginning, with their sheer experience perhaps, that the plane is in trouble and only God could save it now. That was very scary moment. I am sure other people around me would be in similar state but I didn't know that as I was too absorbed with the reactions of late air hostesses and steward in my neighbourhood and in deciphering what was happening and would happen eventually.

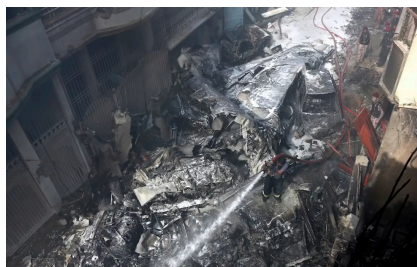
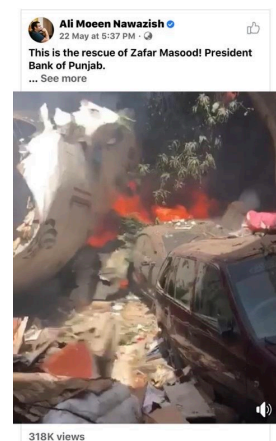
Immediately as the plane hit the uneven surface/ habitat, apparently from the rear end/ tail side in a relatively tall building as the aircraft was in the angular state (virtually horizontal), it could be imagined that there were worst possible jolts; however, until then I didn't feel any serious injuries. Nevertheless, I had fainted, probably with the shock of the crash, as I had not met an apparent injury (on my head or otherwise) which could have caused my unconsciousness. In fact, even later-on, there had been no signs of any such injuries which had caused my unawareness at the time of collision to the ground.

Any way, I consider myself very fortunate that I had lost my senses, at that time, as it could have serious implications on my mindset which would have adversely affected my life even after the miraculous survival or the other possibility could have been that I would have done something stupid which could have changed the course of things as they turned out to be later-on in this anecdote of mine which resulted in me being alive today. I had only gotten the consciousness when I was being rescued on the ground. Therefore, I have no memory of that "crunch time" - How I fell from the plane? How I had landed on the car, which happened to have the passengers in it, instead of the solid floor? How I was rescued from the debris of the plane? etc., etc.



All I know about the “crunch time” is a second-hand account but corroborated from various sources. Apparently, when aircraft hit model colony, the plane broke into pieces, largely between the crew serving area with cockpit and the passenger section was divided from the isle. Since, I was sitting right in the front and that also on the isle, so when the plane broke, my seat seemingly fell out of the plane and I had fallen alongwith my seat only on rooftop of a house. The seat, it appears, fell on the rooftop straight on it's legs which resulted it to bounce back, and me with it, and fell on the road. The seat could have fallen upside-down or in any other direction but straight and lucky for me, it didn't, as otherwise it could have resulted in me getting fatal injuries.

The blessings continued and I had fallen on to a car from the rooftop alongwith the aircraft seat, instead of solid floor. Of course, if I could have dropped-down on the road from the top-floor, it would have been fatal, but God had to save me. His protection doesn't end here, and the car that I had smashed on, as the luck would have it, had passengers in it; otherwise, no body would have known that I was alive and was seeking help for my survival. The car passengers told me that when the crash happened in their lane they didn't know what had hit them as while they were about to start the car to leave for some work, their car wind-screen blew-away and then they saw me hitting the car bonnet and shouting for helping which caught their attention and they came for my rescue. I don't remember all that as I was knocked-out at that time but an eye-witness narrated this to me. Car passengers tried to pull me out of the stuck position that I was in, between the car and the plane debris and possibly the plane seat too, but they couldn't. They then called other people for help; five gentlemen showed-up who had extracted me from the stuck position while there was fire closed-by which was spreading fast to the point where I was stuck. Subsequently, the place that I was evacuated from was also charred. This is the time when I had got my senses back, probably due to the pain, and I had happened to be fully aware about my situation. I had told my benefactors that I had a broken arm and a broken leg while my back was also hurting (burnt). They were very nice to me and took me out with much care.



The street that the plane was crash landed on had a dead-end and evacuation was not possible through a thoroughfare. However, luckily, yet again, there was a gated narrow passage between the two buildings which is generally locked but at that time the gate was happened to be unlocked. I was quickly rescued from that passage and there was an ambulance waiting on the main road to transport me to the Hospital - CMH Malir. This all worked like a clock-work with the grace of God and saved the day for me.

The moment I was settled in the ambulance, my first question

to the driver was about the status of the other passengers. I was told that I was the first one who was rescued so far and the status of others is not known yet. I then reached CHM in emergency where the doctors immediately attended to me. Again, my first question was about the status of the other passengers. The answer was the same as the ambulance driver. Half hour when there was no news on me and I was sort of “missing” those were hell on my loved ones which I can only imagine and relate to putting myself in their shoes. I had requested the doctors/ attendants at CMH to get me a cellphone as I needed to call up my mother and let her know about my situation. A lady doctor responded and she had dialled my mother but her cell was shut and then I gave her my father’s cellphone number and finally spoke with him but the concern about the fellow passengers from the plane remained on my mind. Within few minutes, my family and friends started showing up and I was home free. I was transported to Darus Sehat Hospital where I was operated upon on my arm and on my leg. I had finally moved to my house on 4th June 2020.



All this while, the sort of love and affection that I got from the nation is my biggest treasure and I still get emotional when I think or talk about it. This is one thing which will remain with me all my life and I will cherish it always.

At the hospital, initial assessment was that I had broken right arm from two places and had a hairline fracture in my left leg but then three days later first surprise - about the most complex situation that all my ligaments were broken - came up. The doctor has been able to fix my lateral ligament through an operation and I have been advised to wait for sometime to see if the other ligaments grew on it's own in the next six months or so, or if I can spend my life without the remaining ligaments by fixing my lifestyle. Then the second surprise - Haematoma - started cropping up - first on my left leg, then on right leg and then on left and right limbs, respectively. Haematoma is a result of localized bleeding outside of blood vessels, due to a trauma including injury or surgery and involve blood continuing to seep from broken capillaries. It becomes painful and the blood clogged is then required to be drained. I was put four different drains on my legs. Those drains were then removed after the successful drainage of clogged blood in almost one and a half month. Then hitherto final surprise popped-up - “dead-skin in my back injury” right on the top of spinal-code. Debridement, which was very painful, was done on it and it's now in the healing phase.



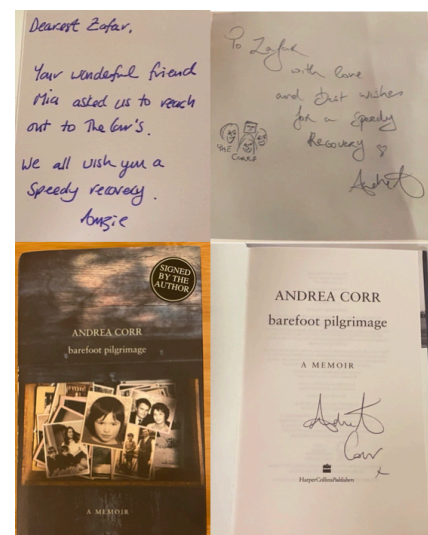
I would like to share that the most tricky and critical of all is the consultation with psychiatrist, in order to make the whole thing mentally normal post accident. I had decided on consulting sessions in this respect to ensure that if there're any psychological issues, due to accident trauma, then they shall be taken care of sooner rather than later. There's generally a mindset blockade to do such consultations but this is something which is absolutely critical, to the extent of being mandatory, to my mind, as this could have more negative implications on someone, who had suffered such accident, than the physical injuries. I am still consulting with the doctor in USA on this and will continue to do so until I am fully cleared by him. So far he's happy with my situation and thinks that I am doing okay psychological.

As this was not enough, I also found out very recently only that I had contracted Corona in the midst of all this somewhere in June through antibodies testing. I had the symptoms then but was confused if those were due to Corona or heavy medication and intense treatment that I was under. Lo and behold, the results of Corona test in end-June also came negative which meant the I had gone through it earlier than that. It's not surprising, given that was peak time for Corona cases and there were atleast 200/300 people who had visited me when I was hospitalised for almost two weeks. Any ways, that phase also passed in hindsight.

With the grace of God, I am doing better with earlier broken right-hand out of the cast but weak and not allowed to put much pressure on it. The left-leg is in brace with limited movement allowed due to broken ligaments in the knee. I have got my wheelchair and walker which allowed me limited mobility, but it's not the most convenient and are tiring, so can't use them frequently; it's more of an exercise or luxury than a routine. Physio has, however, started, which is good news as it would ultimately help in the completing the recovery. Things shall start getting normal in a month or so, hopefully. But for ligaments healing in my knee/ left leg, I am there for a long haul, it seems. Maybe six months or so.

Needless to say that this all is nothing in comparison to what could have happened to me. Every passing minute, I keep on thanking my God for giving me this opportunity to see how much people love me - the biggest and the only treasure of my life. One of my friends in Amsterdam knew that I am one of the biggest fan of The Corrs. She made a great effort and got me a personalised video message and a signed book from the lead singer Andrea Corr, which will remain a huge masterpiece for me for life. This is the extent of love and affection I got across the globe.

I am trying to lead my life as if nothing substantial happened

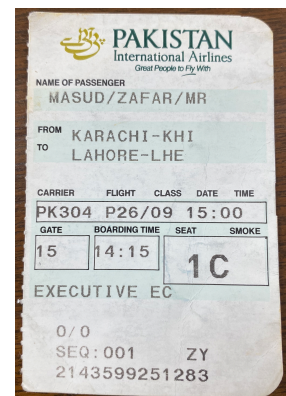


with me and as if I am just recovering from small, normal injuries which one suffers in the normal course; not as a result of a grand plane crash. Total and complete denial seems to be the best option and strategy to lead my remaining life, whatever my God has stored for me, normally.

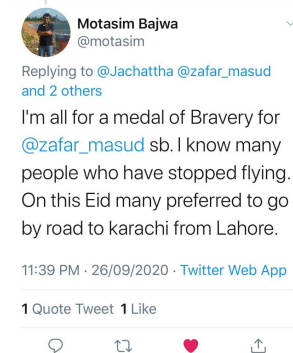
I had resumed work on 13th of July 2020 and had been operating normally under the Work from Home (WfH) arrangement, until I had physically joined the office in Lahore on 28th September 2020. In fact, I had gone to another level of operating remotely, and calling my own working method, Working from Hospital Bed (WfHB). It went perfectly well and I have been very pleased with pace and quality. Joining the office, and WfHB, less than two months post crash turned-out to be a great idea as it kept me distracted from anything that would have played up on my free mind unnecessarily and it had made me feel that things are sort of normal for me and I am not hampered, in any way.

Subsequent to my doctor's permission, I had traveled to Lahore to physically join my office after a lapse of four months, first time post my air crash, with PIA - our national asset - with the idea to support it and work towards its revival and improvement. I am supporting its restructuring with the hope and wish to see it regaining its former glory. My traveling on the national flag carrier was important for restoring faith and confidence of people in our own asset, but more so for my own sake to get the fear of travel, and that also on the same airline that I had suffered the accident, out of my system. One can't live with such apprehensions.

I am infinitely grateful for all the support and the love of people in these past few months, especially post my flight to Lahore on 26th September 2020. While it was a smooth flight, except at the time of landing when the



crash scene replayed in front of my eyes for a



split second. It was not an easy journey, as I went through a post trauma phase since crash which may take sometime to wear off. However, there has been some varied reactions from the families of the victims for which I sincerely apologise. That was totally unintentional. I am a professional and an apolitical person. There has been no agenda of the sorts in my traveling on PIA. There's absolutely no doubt that there're serious problems with PIA which needed to be fixed. I can

appreciate it very well as I am still badly suffering from them (can't walk without stick or wheelchair) and may have to go for another surgery in a few months on my knee. The approach that I have taken to help address the issues of the airline is that we need to work with PIA/ Government to fix these gaps rather than being just a bystander



and leaving them entirely on their own. This is “our” asset, or liability, as one may like to call it, like other public sector entities, and we have to work towards fixing it/ them. Some people don’t seem to agree with this point of view and I totally respect that. I maybe proven wrong with the passage of time but for the time being I expect people to support my positive attitude and noble intentions. I am always available for discussion and assistance, whatever ways possible for me, with the families of the victims. I am totally sensitive and aware of their loss and injuries. Let me reiterate that the trauma of the departure of my fellow passengers of PK8303 to the ultimate lives will always remain with me and I will continue to pray for them.

Whenever I think of this earth-shattering episode, I have no explanation of what happened and how I survived. It was totally divine and with the mere intervention of my God. All I can say for now is that it was surely a miracle. My only question to myself is “but why.....” - why the crash and why my survival? I am still struggling to find a response to this. Don’t have any answer or explanation; I am searching for it and after reading this article you may also have your own assessments. This, to my mind, is one big quiz which probably continues to loom on my head forever. One thing, however, I believe in, is that it seems that my God is happy with me the way I am and what I have been doing and perhaps He wants me to continue with it.....

