

## **Mumbai terror attacks: And then they came for the Jews**

From The Sunday Times

November 1, 2009

Mumbai terror attacks: And then they came for the Jews

Last November, more than 150 people were killed by terrorists in Mumbai. One target was a centre run by this young Jewish couple, who were murdered and perhaps tortured; miraculously, their toddler son escaped. We went back to Mumbai to find out what really happened that night.

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It is a sticky monsoon day in Mumbai, and Rabbi Avraham Berkowitz walks through the shell of Nariman House. Today, the ruined five-storey structure is testament to the ferocity of the terrorists' incursion and their battle with Indian commandos. It seems impossible that anyone could have come out alive. All its window frames are empty. The lift is slumped at the bottom of its shaft, and giant, jagged chunks of the internal stairway and handrail are missing. At one point, a section of wall many metres high is gone, and the stairs would be open to the sky if not for a plastic draping. Some rooms appear almost untouched; in others, the walls are pulverised, the splatter-marks of gunfire everywhere.

Berkowitz is an American charged with recreating the Mumbai outpost of the Chabad-Lubavitch movement, a Hasidic outreach and educational organisation that sends emissaries around the world. "We are in deep shock," says Berkowitz, 33. "They have left a gaping hole in our community." The questions the Lubavitch movement faces are being asked of thousands of other people in the city: what to take from tragedy, how to heal, how to go forward. But even as the organisation looks to the future, uncertainty lingers over what took place during those 48 hours last November. During the siege, six foreigners were murdered inside Nariman House and three Indians were killed on the surrounding streets. Four people from inside the house survived. The building was run by Lubavitch, and was part of a larger attack on hotels and public buildings across Mumbai that resulted in the deaths of at least 166 people. But for the terrorists themselves, Nariman House was different. It was the only Jewish target, and the terrorists would be told by their handlers in Pakistan that the lives of Jews were worth 50 times those of non-Jews. The organisers had sought it out with care. Most Mumbaikars knew of the Taj Mahal hotel. Few were aware of the small Jewish centre tucked away on a backstreet. Strangely, considering Nariman House's central place in the attacks, the events of the siege are a mystery. The full story of what happened, of how the siege began, of the hostages who escaped, and of the baby who was rescued, has never been told.

The storage room in which Sandra Samuel and Zakir Hussain were hiding from the gunmen measured 3.5 metres by 3 metres. It was lined with shelves, two windows looked out onto

grubby lanes and courtyards, and there was a stainless-steel refrigerator. A banal scene, really, but it was a sanctuary. For around three hours, Sandra, 44, a plainly dressed and dedicated nanny, and Zakir, 22, a diminutive cook with delicate, almost feminine features who called himself Jackie, had been wedged behind the fridge. “I called the police, I called our security guard,” says Jackie. “I thought this was the end for me.” There was little indication of what the men upstairs were doing with the American rabbi, his wife and son, Moshe, who was almost two, and their guests. “Nobody was speaking, there was just the moving of tables, shaking noises, bumps, things being pushed against the wall, things grinding,” says Sandra. It was approaching 1am on Thursday, November 27, 2008.

In an adjacent building, a British woman, Anna, was crouching in the hall of her apartment with her Indian husband. Anna, 41, is a thoughtful, dark-haired teacher; she didn’t want to give her real name because, in light of what happened in her adopted city, she fears becoming a target. All their windows — about 21 panes — had shattered from a blast after the gunshots and explosions had started at Nariman House at 9.45pm the previous night. So they waited on the floor for hours in the darkness, calling and receiving calls from worried relatives and friends, unsure of what was going on next door, even though Nariman House was only a few steps away. Curiously, the thing that struck Anna was the silence. It was as though the city beyond had ceased to exist. No car horns, no chatter from the street, none of the normal hum of a sprawling tropical metropolis. That night there was nothing except for gunshots, and they issued from Nariman House infrequently.

At around 1am there was one unforgettable sound that Sandra, Jackie and Anna would all hear. It came from Nariman House. Anna was crouching. Jackie and Sandra were hiding. And then, very clearly, a woman screamed. From that moment on, there could be little doubt about what was taking place there. “She screamed as a gunshot rang out,” says Anna. “Then there was a real sobbing. She was crying with that kind of? like she was terrified. That kind of crying.”

The central figures in this story are Gavriel and Rivka Holtzberg, emissaries of the Lubavitch movement who arrived in Mumbai in 2003. They offered local and visiting Jews a free place to eat, sleep, and pray. Gabi, as he was known, was an Israeli-born New Yorker, a strapping man with a wispy reddish beard. Educated in yeshivas (traditional Jewish schools), he saw Mumbai as a chance to build something — a beacon of Judaism — and to fulfil God’s will. Rivka, usually called Rivki, was 28, and grew up in the northern Israeli town of Afula. In some senses, her role was traditional, and included cooking and making a welcoming home. To acquaintances, the couple seemed to complement each other. Gabi, 29, was formal where Rivki was relaxed. “She was more loose, she wore trendy glasses. She was more playful. He was serious,” says Hillary Lewin, an American student and sometime house guest.

Illness afflicted the Holtzberg family. Their first child, Menachem Mendel, was diagnosed with Tay-Sachs, a genetic disorder, and died in 2006, aged two. Another son, Dov Ber, also had the disease, and was to die at four years old in December 2008, a month after his parents. Amid all this, the Holtzbergs had their youngest child, Moshe, and to them he was a blessing. He did not have Tay-Sachs, and Rivki called him her malach, her angel. Everyone on their street seemed to know him. Rita Sushil Merchant, a neighbour, recalls that Moshe would stand in his window and happily shout to her the new English words he had learnt. Before the attack, he was up to “banana” and “balloon”. What’s more, Rivki was five months pregnant, another reason to be thankful.

Sandra, a Catholic Mumbaikar who previously worked as a private cook and a masseuse, started with the Holtzbergs in 2003. Jackie, a Muslim from Assam, was hired as a cook in 2006 after meeting Gabi at a sports club where he worked. Since the siege, *The Sunday Times* has learnt, suspicions have arisen that he may have been implicated.

According to Sandra and Jackie, Wednesday, November 26, 2008 was a day like many others at Nariman House. Rivki was very happy. “That was normal,” says Jackie. “She was always very happy.” Gavriel koshered some chickens for guests and other Jews in India, something he did often. In the evening, he exchanged a few words with Sandra about Moshe. “You know, Sandra, I love this baby so much,” she recalls him saying.

The Holtzbergs had guests for dinner. Among them were the American rabbis Benzion Kruman, 28, and Leibish Teitelbaum, 37. There were also two women: an Israeli grandmother, Yocheved Orpaz, 62, and Norma Shvarzblat Rabinovich, 50, from Mexico. Kruman, Teitelbaum, Orpaz and Rabinovich would not leave Nariman House alive. Another Israeli visitor, David Bialka, 52, a diamond trader from Netanya, was more fortunate. Unbeknown to the occupants of Nariman House, at around 8.30pm on Wednesday, a dinghy landed at a local jetty. It contained 10 men from Pakistan. Splitting into small groups, they fanned out across the city, some leaving bombs in taxis on the way. Each man carried an AK-47, a pistol, 8 to 12 grenades, and was in constant phone contact with handlers in Pakistan. Two of them, identified as Babar Imran of Multan and Nasir of Faisalabad — little else is known about them — walked a few streets to the only Jewish target. Their handlers would emphasise to them the importance of killing Jews.

The first sign that anything unusual was taking place at Nariman House varies, depending on who you ask. On the first floor, Jackie and Sandra were putting leftovers in the fridge. Perhaps Gabi and the other rabbis were studying; the visiting women from Mexico and Israel may have been using the internet. Suddenly, in the dining-room doorway that leads to the staircase, a man with a gun appeared. “He was thin, light-skinned, tall. Almost like a common Indian,” says Jackie. “A long face, short hair. I only had a very short glance, so I couldn’t see the expression on his face.” In Sandra’s head, the events are much more confused. “I don’t know how it happened. It was all of a sudden, like a shot?” As the man raised his gun to fire, Sandra and Jackie ducked. The bullet missed them and thudded into a pillar. Somehow there was a delay, the man did not shoot again, and Jackie had time to close the door. He and Sandra ran to the row of windows that faced the street and looked out. A crowd was gathering. Motioning down to a TV repairman whose shop faced Nariman House, they asked where their building’s security guard was. The guard had left for dinner, said the repairman. Sandra and Jackie told him to call the police, and might have said more except that the agitated mass of people began throwing rocks at them. There had been gunshots from Nariman House onto the street, and they were angry. The servants retreated to the storeroom, and as they did, a terrorist lobbed a grenade at one of the doors on their floor. “He didn’t come and check on us,” says Jackie. “He must have thought we were dead.”

In a bathroom on the fourth floor, Bialka, the Israeli diamond trader, was taking a shower. He had been in Mumbai on business, and was due to fly home a few hours later. The atmosphere at Nariman House that evening, he says, was congenial. He had studied the Torah after dinner, and then went upstairs to freshen up before his journey. Bialka is too traumatised by what happened next to speak about it — he currently sees a therapist twice a week, and has been unable to return to work — but his wife retells his story. As he stepped out of the

shower, there were bangs and the sound of glass breaking. “He thought that it was fireworks,” his wife relates. “When he heard gunshots, he realised something was very wrong.” He threw on trousers and a shirt and opened the bathroom window. “Luckily, it didn’t have any bars on it,” his wife says. The street was 10 metres below. Clutching drainpipes and balancing on air-conditioning units, Bialka half-climbed, half-slid four storeys to the ground. As he ran from Nariman House, locals seized him. Assuming he was a terrorist, “they lynched him and broke several of his bones”.

Word began to spread throughout the city about what was taking place. Gabi made what was perhaps his last telephone call, to a security officer at the Israeli consulate. “He said, ‘Something has happened in Chabad house,’” says Orna Sagiv, the consul general. “‘There’s a terror attack. Come and help us.’” The call was interrupted, however, and they were not able to re-establish contact. Two officials headed for the building. As the terrorists continued to shoot from Nariman House, the crowd retreated. A few were unlucky: Harish Gohil, a 25-year-old call-centre employee, and Salim and Maria Hararwala, 62 and 55, were shot.

Few developments gave cause for optimism. At 10.45pm, an hour after the terrorists entered the Jewish centre, a bomb they had left at a local petrol station exploded. The scream heard by Anna, the Englishwoman, came at around 1am. “At that point, my blood ran cold,” Anna says. In Nariman House itself, it appears that some of the hostages were killed immediately after the terrorists’ arrival, although this would not be known until the end of the siege. Rivki and Gabi seemed to have survived for a few hours after the terrorists arrived, according to Sandra. She says it was Rivki who screamed. Soon after, she heard Rivki shout “Gabi, Gabi, stop, stop”. “What she wanted him to stop, I don’t know,” Sandra says; she suggested that Gabi had been fighting the terrorists. In the morning, there was a burst of hope. A Lubavitch leader in America, Rabbi Abraham Shemtov, had been repeatedly calling Gabi’s phone. At 10.30am, someone — an Urdu speaker — answered. Lubavitch tracked down an interpreter called PV Viswanath, a New York economics professor from Mumbai. Viswanath rang back.

“Several times we asked how the rabbi was,” Viswanath recalls. “He said, ‘They’re fine.’ And then he said, ‘We haven’t even hit him.’” Over the course of four or five calls with the professor, the terrorist asked to speak to an Indian government official. Strangely, he spoke with little emotion. There were no vitriolic comments against Israel or the West. Eventually Shemtov found someone, but could not patch him into the call. They were unable to contact the terrorist again.

While the terrorists focused on the phone conversations with Lubavitch, there was a lull in the gunfire. In the storeroom, Sandra and Jackie suddenly heard Moshe crying upstairs. Sandra’s reaction was instinctive. “I heard him cry, I ran towards him, that’s it,” she says. “I wasn’t frightened. If I was frightened I would have run away.” It is not known who brought Moshe down from his fifth-floor room, or why Babar Imran and Nasir did not shoot him. A sense of humanity may have prevailed. Sandra found him wandering amid the bodies of his parents and the two visiting rabbis. “They were unconscious, not dead,” she insists. “There was no blood on the scene, not one scratch on the bodies. It was like they were sleeping. Rabbi Gabi had a little bit of blood on his leg.” It is possible Sandra did not fully take in the scene, because there was certainly blood on Moshe’s clothing. Grabbing the baby, she and Jackie fled.

At dawn, a helicopter dropped Indian commandos onto the roof. For hours, rockets and

bullets slammed into Nariman House as commandos closed in on the terrorists from the roof and the ground floor. Onlookers were stunned at the intensity of the battle. It continued until Friday evening, when the terrorists were killed by commandos. Their bodies were riddled with bullets; Nasir's arm was charred. A team of volunteers at Zaka, an emergency-response group, had arrived from Israel on Friday with Rivki's parents, and now they and others moved into the building to recover the bodies. As the Jewish Sabbath started, the siege of Nariman House was over. The rumours began shortly afterwards. Some in Mumbai heard that the hostages had been tortured, their bodies mutilated. There was speculation that the terrorists had taken mind-altering drugs before committing appalling acts, perhaps even sexually abusing the women. Few know what actually happened. The situation was complicated by the fact that no autopsies were performed on the bodies, in accordance with Jewish law.

Three days after I arrived in Mumbai, I tracked down a man who was one of the first people into Nariman House after the siege ended. It was the first time he has spoken to a journalist, and he asked me not to reveal his identity as he feared upsetting the families of the deceased. He allowed me to say that he has medical training. One windy evening, he seemed to want to talk, as if he were carrying a great burden. So we drove to a promenade ringed by skyscrapers and sat in the darkness as he told his story.

He had waited outside Nariman House as the commandos battled their way in on Friday, he said. He was optimistic; when Sandra escaped on Thursday morning, she had stated that the hostages looked unconscious rather than dead. But what he found appeared different. "They were tortured very badly," he told me, speaking sombrely and matter-of-factly. He was greatly affected by what he saw, and says of the attack's organisers: "I want to kill them." All the hostages had been shot, he said. Some had multiple bullet wounds. But there was more. Two of the rabbis had broken bones. The skull of one of the victims had caved in, as sometimes happens when somebody is shot in the head at close range with a rifle, except the man had not been shot in the head. The two female visitors, Orpaz and Rabinovich, were found bound with telephone cord and lying next to each other on a fourth-floor bed. One of the hostages had bruising all over her body, which the man, who is not a pathologist, said was consistent with being hit by a blunt object. There was a large cut on her thigh. And one of her eyes was out of its orbit and lying on her cheek.

It sounded so extreme, so hard to believe, that the man said in a quiet voice: "I can show you photographs." So we drove through deserted night-time streets to his home, where he opened a folder on his laptop entitled "Nariman House". Inside were pictures, presumably taken by the Mumbai police, of the terrorists and four of the hostages: Gabi, Teitelbaum, and the two visiting women. He did not have photos of Rivki or Kruman. The pictures are overwhelming, an almost unbearable tableau of blood and contorted bodies. Nariman House is in disarray, the furniture overturned, bullet holes everywhere. It was not hard to believe that the hostages met a horrific, drawn-out end. Based on the images and eyewitness reports, it becomes clear that most did not die in the first hail of bullets as the terrorists entered the building, as has been reported. They may have fought back. Survivors would hear Rivki through the first night, and Gabi appears to have died some time after being shot in the leg, as there is a tourniquet around his thigh. The most brutal injuries suggest torture, but the organisations that might have conclusive answers, such as Zaka, the Israeli emergency-response group, decline to comment.

I showed the images to Vincent Di Maio, a noted US pathologist. He saw in them something hinting at another controversial rumour: that hostages had been alive when commandos stormed Nariman House, but were killed by crossfire. This was the conclusion of volunteers from Zaka. One volunteer leaked the finding to the Israeli press, sparking an angry reaction from the Israeli government, which said the claims were unfounded and could harm Israeli-Indian relations.

According to Di Maio, one of the female hostages was almost certainly fired on after she died. Bullet wounds to the arm and shoulder of one of the visiting women were inflicted postmortem: "Note no bleeding and visible yellow fat," he says. It is unclear who shot her. Perhaps it was the terrorists. Perhaps it was crossfire when the commandos stormed the house. If it was crossfire, then the accidental shooting of live hostages does not seem too distant a possibility.

One more question remains: how did the terrorists and their handlers apparently know the layout of Nariman House, and the schedule of its inhabitants, so well? Suspicion has fallen on Jackie, the Muslim cook. Since the siege, he says he has had about 100 interviews with police and officials, including Israelis. Solomon Sopher, a leader of the Mumbai Jewish community, says he thinks Jackie is suspected not of direct collusion with terrorists, but perhaps of unwittingly revealing information to scouts who struck up a friendship with him. Jackie denies this, and it is probable that if there were evidence against him, he would have been charged.

I met him by a rain-swept train station in the north of Mumbai. He now lives with Sandra's son, and works at a falafel firm. When he speaks warmly of the Holtzbergs, he seems genuine. He has pictures of Moshe and Dov Ber, the child who died of Tay-Sachs, on his phone. He carries around a photo of Gabi. "This is my rabbi," he says.

Moshe, almost three now, seems to have adjusted. He lives in Israel with Rivki's parents and Sandra. When I call, I hear Sandra and Moshe laughing in the background. Has what has happened scarred him? Moshe, Sandra says, is "like a normal kid". Meanwhile, Danyanti Gohil, the mother of the call-centre worker who was shot from Nariman House, says that before the siege she would sit out, watch the building's sparkling lights, and listen to the melodies of prayers and songs. The Holtzbergs had parties and it all seemed lovely. Now it aches so much for her to see the house through her kitchen window that she has blocked it with bricks and cement. Pinned to the cement is a photo of her son, Harish, and his wristwatch. Sitting outside her flat one evening, Gohil pulls her sari over her eyes as she starts to cry. "Something should be done with that building," she says. "It should be pulled down." The windows of Nariman House are dark, and the exterior panels gleam a ghostly white in the moonlight.

Surprisingly, considering the grim history, dozens of Lubavitch couples have applied to replace the Holtzbergs in Mumbai. "The light has to shine again from Chabad house," Berkowitz says. So far, nearly \$1m has been pledged for a new centre. Recently Berkowitz led five visitors, all western Jews who knew the Holtzbergs, up the crumbling staircase at Nariman House. Amid the devastation, traces of the Holtzbergs linger, as if they were there only yesterday. Two bottles of medication remain in one of the fridges. On the top floor, in Moshe's room, a painted Hebrew alphabet scrolls along a wall, and by the door are pencil marks where Rivki recorded Moshe's height. In the Holtzberg's bedroom stands a rack

containing Gabi's and Rivki's shoes; their smart leather ones for synagogue, his trainers, her easy shoes for around town. They have been left here in accordance with Jewish tradition, Berkowitz explains.

It is Tisha B'Av, a Jewish day of mourning for the destruction of two Jerusalem temples about 2,000 years ago. On the roof, Berkowitz sits and begins to recite a traditional prayer. "They attacked us and besieged us, our enemies," he half-sings, the city spread out beneath him. "They made impure what was pure. There is no comfort." The visitors look at the ground or into the distance. "Hashem," he says, using one of the Jewish names for God, "return us. We will repent and you will return us. May you reinstate the glorious days of old."