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# THE LITERATURE TODAY

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Celebrating Stories That Matter  
Highlighting the authors and  
ideas shaping the future of  
literature.

Cover Feature: Manoj Kumar  
Sharma — A compelling  
storyteller blending conscience  
and creativity

Meet trailblazing authors,  
explore thought-provoking  
reads, and uncover powerful  
interviews

Exclusive Interviews: Featuring  
Zafar Masud, Visionary Insights of  
Devangana Mishra & Many  
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A soulful collection of poems  
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courage, conscience, and  
transformation.

MANOJ KUMAR  
SHARMA

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## **The Literature Today – Volume 5, Issue No. 3, July Edition.**

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# AUTHOR SPOTLIGHTS



# An Exclusive Interview with Zafar Masud



**M**r. Zafar Masud is a renowned development-focused banker, entrepreneur, public sector expert, and author with over 30 years of experience in development finance, energy, governance, and management. He has held senior roles at top global banks, including American Express, Citigroup, Dubai Islamic, and Barclays (as Regional Managing Director in Southern Africa). In 2013, he was appointed to the Board of Directors at the State Bank of Pakistan (SBP) and served on its Monetary Policy Committee until 2016. As Director General of National Savings (2016–18), he led the organization's digital transformation and introduced welfare-focused financial products with international support.

From 2018–2020, Mr. Masud was the Founding CEO (Interim) of InfraZamin Pakistan, a pioneering credit enhancement firm for social infrastructure, backed by the UK's PIDG. He has served on the boards of several major public and private organizations, including Port Qasim Authority, K-Electric, and the Oil & Gas Development Company Limited (as Chairman). Since April 2020, he has been the President & CEO of The Bank of Punjab, steering it past a PKR 2 trillion balance sheet while promoting inclusive, sustainable banking. He also leads Pakistan's largest wholesale interest-free loan program with IMF and World Bank support.

He currently chairs the Pakistan Banks Association and holds key advisory roles with institutions like IBA Karachi, BNU, and SBP's National Institute of Banking & Finance. He also serves on the PM's Economic Revival Committee and is active in mental health awareness initiatives.

Mr. Masud holds an MBA from IBA Karachi and is an alumnus of INSEAD, France, in Corporate Governance. He was awarded Hungary's highest civil honor in 2021 for promoting cultural ties. A survivor of the PK8303 plane crash, he recently published *Seat 1C: A Survivor's Tale of Hope, Resilience and Renewal*, sharing his story of survival and growth.

## Questionnaire:

**TLT:** Your book *Seat 1C* is deeply personal. What inspired you to write it, and why now?

**Mr. Masud:** After surviving the crash of PK-8303 (an event that claimed 98 lives and spared only two), I found myself suspended between gratitude and grief, hope and guilt. Writing was not initially a conscious decision; it was a necessity. I needed to make sense of what had happened; not just the mechanics of the crash, but the emotional wreckage it left behind. As days turned into months and media attention waned, I realized that this experience had a broader meaning, that intersected with how we understand institutions, resilience, and the human condition in Pakistan. The time felt right—not just to recount a personal survival, but to elevate it into a mirror reflecting our societal, institutional, and philosophical shortcomings and strengths. *Seat 1C* became my response to that calling.

**TLT:** How did surviving the PK-8303 plane crash change your outlook on life and purpose?

**Mr. Masud:** There is a moment, just before impact, when everything slows down. Your senses sharpen, your mind races, and yet you are calm. That moment changes you forever. For me, survival didn't come with euphoria; it came with weight. The fragility of life became painfully evident, and the arrogance of permanence vanished. I started viewing every day as an unearned gift and every interaction as a seed for something lasting. Purpose took a sharper edge. I no longer saw my role at the Bank of Punjab or in public discourse as just functional or professional. I began to see it as existential—a responsibility to use whatever privilege and voice I had to catalyze change, empathy, and reform. I now live with the constant question: why me? And the only answer I can live with is: to serve.

**TLT:** The title *Seat 1C* is symbolic. What does it represent to you beyond being your seat on that flight?

**Mr. Masud:** *Seat 1C* is where everything changed. It was just a seat, an aisle in the front row of a domestic aircraft, but it changed how I see things, symbolically. It became a quiet marker of randomness, resilience, and transformation. But more than anything, it became a symbol of humility. It reminded me that survival doesn't always follow logic, and that our power lies not in controlling our fate, but in how we respond to it. Over time, *Seat 1C* came to reflect something else: leadership. Sitting at the front doesn't just mean having a pretty view; it can mean carrying the weight of critical decisions, and feeling exposed and isolated. It reminds me every day that leadership is not just about vision; it's about vulnerability.

**TLT:** How did you balance vulnerability and strength while sharing such a traumatic experience through your writing?

**Mr. Masud:** It was not easy. It was one of the hardest things I've done. As a public figure, I was conditioned to project strength, rationality, and composure. But this experience shattered all that. I couldn't pretend to be unbreakable. I had to unlearn that armor. Writing the book required me to revisit memories that were physically and emotionally painful. But I also knew that strength is not the absence of pain—it's the ability to walk through it and create meaning. I allowed myself to be raw. I cried while writing many parts. I questioned myself. But ultimately, I found that in sharing my scars, I was not exposing weakness, but making space for authenticity. That, I believe, is true strength.

**TLT:** Was writing this book part of your healing process? What emotions surfaced most during that journey?

**Mr. Masud:** Yes—writing was, in many ways, therapeutic. It was a form of structured healing. The most pervasive emotion was guilt. Survivor's guilt, to be precise.



Why was I spared? What made me worthy of life when so many others perished? But alongside guilt came profound gratitude—for the second chance, for the people who supported me, for the ability to walk again, speak again, lead again. There was also anger at the institutional decay that allowed this tragedy to happen. And deep sorrow, especially when writing about those we lost, and the long nights in hospital beds, wondering what my life would look like now. But writing helped me tame these emotions. It helped me give them shape. And that gave me peace.

**TLT:** You hold a prominent position in banking. How did your professional background influence your narrative style or the themes in the book?

**Mr. Masud:** My background in finance and public policy inevitably shaped the lens through which I examined the crash and its aftermath. While the book is deeply emotional and personal, I also wanted it to be reflective and analytical. I found myself using the tools I had developed in boardrooms and government corridors—structuring arguments, identifying systemic flaws, and drawing connections between personal experience and institutional failure. Chapters like *Arrogance* and *Legacy* are not just about the crash; they critique broader issues related to governance, leadership, and risk management.

**TLT:** What message or feeling do you hope readers take away after finishing *Seat 1C*?

**Mr. Masud:** I hope readers walk away with a renewed appreciation for life and a sharper understanding of how fragile and precious it is. I hope they reflect on the role of institutions and how our choices, no matter how small, ripple through the lives of others. But most of all, I hope they walk away with a deeper sense of empathy for themselves and others. If the book makes someone pause before making a careless decision, gives someone in grief the language to heal, or inspires a young leader to prioritize people over process, then I will feel I have honored my survival.

**TLT:** Are there any moments in the book that you wish you could relive or perhaps rewrite, not in terms of content, but emotionally?

**Mr. Masud:** I wish I could relive the embrace I shared with my mother after the crash—just to hold it a little longer. I wish I could rewrite the pain my loved ones endured in those hours of uncertainty and offer them comfort in real time. Emotionally, I might soften the harsher edges of some chapters, but I wouldn't change the essence. The rawness is what makes it real.

**TLT:** What's next for you, both in your writing journey and your mission after *Seat 1C*?

**Mr. Masud:** My mission is to build resilient and future-facing institutions. Whether in banking, governance, or public discourse, I want to champion reforms that put people at the center. In writing, I want to continue telling stories that humanize complex systems, whether they are about the economy, trauma, or leadership. *Seat 1C* was the beginning. The journey is just getting started.

**TLT:** What advice would you give to someone facing an unexpected life-altering event, as you did?

**Mr. Masud:** Let it break you, but don't let it define you. Give yourself time to fall apart, to grieve, to question. But don't stay there. Seek help. Speak. Write. Walk—if not physically, then spiritually. Let pain refine you, not reduce you. And most importantly, find meaning. If you can find even a sliver of purpose in your suffering, you've already won.

**TLT:** Do you plan to write more in the future, whether in memoir, fiction, or another genre?

**Mr. Masud:** Yes. I have two projects in the pipeline. One explores structural reforms and leadership in Pakistan, drawing from my personal experiences and institutional observations. The second may take a more narrative, perhaps even fictional, route to examine moments of personal and national transformation. Writing has become more than an outlet; it's a mission.