**India Faces Reckoning as Terror Toll Eclipses 170**

MUMBAI, [India](http://topics.nytimes.com/top/news/international/countriesandterritories/india/index.html?inline=nyt-geo) — Death still hung over Mumbai on Sunday, as the Indian government reckoned with troubling questions about its ability to respond to escalating terror attacks.

The morning after the standoff ended at the Taj Mahal Palace & Tower Hotel, the official death toll remained 172. But the police said they were still waiting for the final figures of dead bodies pulled from the wreckage from the hotel, a 105-year-old landmark. Funerals were scheduled to continue throughout Sunday, for the second day in a row.

As an investigation moved forward, there were questions about whether Indian authorities could have anticipated the attack and had better security in place, especially after a 2007 report to Parliament that the country’s shores were inadequately protected from infiltration by sea — which is how the attackers sneaked into Mumbai.

All the while, tensions swelled with [Pakistan](http://topics.nytimes.com/top/news/international/countriesandterritories/pakistan/index.html?inline=nyt-geo), where officials promised that they would act swiftly if any connection to Pakistani-based militants were found, but also warned that troops could be moved to the border quickly if relations with India worsened.

It was still unclear whether the attackers had collaborators already in the city, or whether others in their group had escaped. And perhaps the most troubling question to emerge for the Indian authorities was how, if official estimates are accurate, just 10 gunmen could have caused so much carnage and repelled Indian security forces for more than three days in three different buildings.

Part of the answer may lie in continuing signs that despite the country’s long vulnerability to terrorist attacks, Indian law enforcement remains ill-prepared. The siege exposed problems caused by inexperienced security forces and inadequate equipment, including a lack of high-power rifle scopes and other optics to help discriminate between the attackers and civilians.

Amid the cleanup effort on Saturday, the brutality of the gunmen became plain, as accounts from investigators and survivors portrayed a wide trail of destruction and indiscriminate killing.

On Wednesday night, when a married couple in their 70s went to their third-floor window to see what was happening after hearing gunfire, the attackers blazed away with assault rifles, killing them both. Shards of glass still hung in the panes on Saturday.

When several attackers seized a Jewish outreach center, Nariman House, on Wednesday, neighbors mistook the initial shots for firecrackers in celebration of India’s imminent cricket victory over England. But then two attackers stepped out on a balcony of Nariman House and opened fire on passers-by in an alley nearby. They killed a 22-year-old call center worker who was the sole financial supporter of his widowed mother.

When a tailor locked up his store for the night, half a block from the Taj Hotel, a gunman spotted him and killed him instantly, said Rony Dass, a cable television installer. “We still don’t know why they did this,” he said, mourning his lifelong friend.

At the Taj, the gunmen broke in room after room and shot occupants at point-blank range. Some were shot in the back. At the Oberoi Hotel, the second luxury hotel to be attacked, one gunman chased diners up a stairwell and at one point turned around and shot dead an elderly man standing behind him.

“I think their intention was to kill as many people as possible and do as much physical damage as possible,” said P. R. S. Oberoi, chairman of the Oberoi Group, which manages the Oberoi and Trident Hotels, adjacent buildings that were both attacked.

Evidence unfolded that the gunmen had killed their victims early on in the siege and left the bodies, apparently fooling Indian security forces into thinking that they were still holding hostages. At the Sir J. J. Hospital morgue, an official in charge of the post-mortems, not authorized to speak to the news media, said that of the 87 bodies he had examined by midafternoon, all but a handful had been killed Wednesday night and early Thursday. By Saturday night, 239 people had been reported wounded.

At the main morgue on Saturday, relatives clutched one another in grief as they went to identify their dead. By midafternoon, the morgue was already running out of body bags.

Contrary to earlier reports, it appeared that Westerners were not the gunmen’s main targets: they killed whomever they could. By Saturday evening, 18 of the dead were confirmed as foreigners; an additional 22 foreigners were wounded, said Vilasrao Deshmukh, the chief minister of Maharashtra State, where Mumbai is located.

Rattan Keswani, the president of Trident Hotels, said he had found no basis for reports that gunmen had rounded up holders of American and British passports at the Oberoi and herded them upstairs. “Nothing seems to suggest that,” he said, noting that a range of nationalities was represented among the 22 hotel guests who died, in addition to the 10 staff members, all Indian.

Spokesmen for the [F.B.I.](http://topics.nytimes.com/top/reference/timestopics/organizations/f/federal_bureau_of_investigation/index.html?inline=nyt-org) and State Department said that they have confirmed that six Americans were among the dead. The officials, speaking on the condition of anonymity, declined to provide new details on the American involvement, although they did not dispute reports that a team of F.B.I. agents was sent Friday to work with Indian authorities.

In Washington, President Bush pledged full support to India, both in the recovery effort and the investigation.

“The killers who struck this week are brutal and violent, but terror will not have the final word,” he said. “People of India are resilient. People of India are strong. They have built a vibrant, multiethnic democracy that can withstand this trial. Their financial capital of Mumbai will continue to be the center of commerce and prosperity.”

The police chief in Mumbai, Hasan Gafoor, said nine gunmen were killed, the last of whom fell out of the terrace of the Taj Hotel on Saturday morning as the siege ended. His body was charred beyond recognition when it was taken to St. George Hospital nearby. A man who is suspected to be the 10th gunman was arrested; the police say he is a 21-year-old Pakistani, Ajmal Amir Kasab.

The bodies of four other terrorist suspects were at the morgue at Sir J. J. Hospital. Officials there put their ages at between 20 and 25. All four were men.

A senior Mumbai police inspector, Nagappa R. Mali, said the suspect and one of his collaborators, who was slain by the police, had killed three top police officials, including the head of the antiterrorist squad, Hemant Karkare. Mr. Karkare was cremated Saturday morning in a crowded and emotional ceremony.

There were also funerals for Anand Bhatt, a celebrated lawyer who had been dining at one of the restaurants at the Oberoi on Wednesday night, and Ashok Kapur, the chairman of Yes Bank, who was having dinner with his wife, Madhu, on the second floor of the same hotel. The Kapurs were both pursued by a gunman up a staircase. But they became separated in the mayhem. She managed to escape; he did not. His body was found on one of the high floors of the hotel; he had been shot Wednesday night, once in the chest, once on the hand.Around dawn on Saturday, gunfire began to rattle inside the Taj Mahal Hotel, one of about 10 sites that the militants attacked beginning Wednesday night. They never issued any manifestoes or made any demands, and it seemed clear from their stubborn resistance at the Taj that they intended to fight to the last.

It was not long before flames were roaring through a ground-floor ballroom and the first floor of the Taj. But by midmorning, after commandos had finished working their way through the majestic 565-room hotel, the head of the elite National Security Guards, J. K. Dutt, said the siege was over. Three terrorists, he said, had been killed inside.

By afternoon, busloads of elite commandos, fresh from the siege of the hotel, sat outside the nearby Gateway of India, shook hands with elated spectators and signed autographs.

There were clear signs on Saturday that the security forces were ill-prepared to handle the crisis. Much of that was because of systemic problems, interviews with officials showed. There is little information-sharing among law enforcement agencies.

Ill-paid city police are often armed with little more than batons. Even the elite commandos heading the charge against the gunmen this week were slowed by old, bulky bulletproof jackets and had no technology at their disposal to determine where the firepower was coming from inside the sprawling hotels.

Sharpshooters had neither protective gear, nor the high-powered telescopes that their counterparts in Western countries would most likely use in a standoff with terrorists. On Saturday afternoon, a sharpshooter who had spent over 60 hours perched outside the Taj Hotel said neither he nor his partner had fired a shot because they were not sure how to distinguish the gunmen from ordinary civilians trapped inside the hotel.

Similarly, a commando told a private Indian television station, CNN-IBN, that the gunmen seemed to be firing from so many different parts of the hotel that security forces did not quite know where to strike without inflicting civilian casualties. “There were so many people, and we wanted to avoid any civilian casualties,” he said.

On broader questions about India’s security, a report by The Indian Express daily newspaper on Saturday pointed out that a warning about possible militant infiltration by sea had come more than a year ago: in March 2007, when Defense Minister A. K. Antony told Parliament that the government had received intelligence reports that such attacks might happen. A parliamentary investigative panel found serious gaps in the Indian [Navy](http://topics.nytimes.com/top/reference/timestopics/organizations/n/us_navy/index.html?inline=nyt-org) and Coast Guard’s ability to monitor sea routes because of a lack of long-range surveillance equipment, including aircraft, according to The Indian Express.