

Business class

The new S90 and second-gen XF are very different takes on the mid-size luxury sedan. But do the Volvo and Jaguar offer enough of the right stuff to beat the Germans at their own game? **Nikhil Bhatia** finds out.

PHOTOGRAPHY ASHLEY BAXTER



Forget sales numbers and market share. A couple of minutes of casual observation at the porch of a five-star hotel will tell you all you need to know about the mid-size luxury sedan segment in India; that it's dominated by three models – the Audi A6, BMW 5-series and Mercedes-Benz E-class. You might spot a Jaguar XF or two, too, but a Volvo? Unlikely.

This well-established order could be in for a major shake-up, though. And that's thanks to the arrival of the two cars in the foreground. The

distinctive S90 on the left is the latest from a resurgent Volvo, and on the basis of our first drive last month, we can tell you the Swedish carmaker has given this model it's all. Sold only with a single diesel engine option (for now), the S90 is all-new in every sense, and feels two generations ahead of the prehistoric S80 it replaces. To the S90's right we have the second-gen Jaguar XF. It's larger, lighter and more luxurious than the original and is a more wholesome package as a result. The Jag also has great handling to boot and an interesting engine – JLR's latest

and very own 'Ingenium' 2.0-litre diesel engine.

Of course, you are familiar with the German trio that currently provides the benchmarks in the segment. The Audi A6 was the recipient of an update last year, one that gave it a revised diesel engine, a new gearbox and those very technical Matrix LED headlamps. Then there's the 520d that's recently been updated with BMW's latest 2.0-litre diesel engine and is making its presence felt here in its new M Sport form. And finally, there's the ever-popular W212 Mercedes E-class in what will

go down as its last face-off with these rivals; the next-gen W213 E-class, due for launch in the first half of 2017, will come with a stretched wheelbase and move half a segment higher. What that means is, for a limited period, this E is available with huge discounts of as much as Rs 8 lakh, so it could just pull a big surprise on value. And let's not forget also that the E has taken top honours in this segment in the past too.

We've got the famous five together. Now to the hard job of deciding on one winner. →

**FIRST IMPRESSION**

These cars are symbols of power and wealth and each of them looks the part. But you'll probably agree when we say the Volvo is easily the most unique in its appearance. The upright front with the concave grille, the 'Thor's Hammer' LED daytime-running lights in the headlamps, the long, flat bonnet that looks like it's home to a V8, the cut of the rear quarter glass – it's all very distinctive. The Volvo is also the longest car here, but the proportions are just right and give it a very regal air. If there's anything that could divide opinion, it's the styling at the rear. The large, C-shaped tail-lights are radical and ensure you won't confuse an S90 for anything else.

On the other hand, the new Jag XF isn't immediately identifiable as the *new* Jag XF. The design is an evolution of the first-gen car's and the family look is also a bit too strong. It is an attractive car, no doubt, and the low-bonnet, high-tail look works really well. Do note, however, that lesser versions of the XF get smaller 17-inch wheels (rather than this top Portfolio's 18-inchers) and they hurt the car's aesthetics. Still, the detailing is really nice and we particularly like the F-type-like LED highlights in the tail-lamps.

Lights are perhaps a bigger deal at Ingolstadt, so much so that Audi has named the A6's top trim after its 'Matrix' LED headlamps. The sophisticated headlights

automatically adjust individual diodes to ensure max visibility without blinding oncoming road users. It's also really cool how the indicators swipe in the direction of a turn. It must be said, last year's mild facelift that brought with it these advanced lights and a reworked grille and bumpers has helped keep the A6 looking sharp even five years into its life.

BMW has also done well to wind the clock back on the greying 520d with the new M Sport trim. The contoured bumpers, five-spoke wheels and the exclusive Mediterranean Blue paint really add a lot of sportiness to the 5's look. Should you prefer more sober styling, BMW also offers the 520d in Luxury Line trim for the same money.

It's saying something that this Merc E's stately appearance still manages to look special right at the very end of its life. Think about it, even the last facelift was all the way back in 2013.

INSIDE LINES

Entering the S90's cabin is like entering a Swedish spa. The →

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You'll get noticed stepping out of their back doors, but each offers a varying level of rear seat comfort.
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“ These cars can be split into two camps. The S90, A6 and E are clearly comfort-oriented, while the XF and 5 have a sporty side too. ”

← environment inside is very soothing and you can feel your pulse rate drop as you ease yourself down onto the seats and shut the doors. There are a few uneven panels if you really look for them, but initially at least, you'll be bowled over by the combined effect of the nappa leather, unlacquered wood, brushed metal and brilliant knurled buttons and knobs that make up this rich cabin. The dash that is dominated by a 9.0-inch portrait-oriented touchscreen looks equal parts elegant and futuristic, but we think Volvo has gone a bit too far in its quest for a minimalist look. The screen is your go-to place for virtually all settings and, despite being as slick as an iPad in operation, it's a bit fiddly to use on the go for routine things like changing the air-con temperature. You do get used to it over time, but a few physical shortcut buttons would have helped. Of the other bugbears, one is that the chunky metal starter knob tends to get quite hot when the car is parked out in

the sun and that the air-con fan is a touch noisy too.

What's also noteworthy is that there's no electric steering adjustment, though the sheer level of adjustability on the Volvo's front seats make up for this to a large extent. The seats get a memory function, can be adjusted for thigh

support and side bolstering, and are the only ones here with ventilation and heating too. The sculpted seats also offer remarkable comfort and it all adds up to a great experience up front. Unfortunately, the S90's rear seat isn't as special. There is acres of legroom but the seat is down on high support, headroom is limited

and there is a touch too much cushioning for your lower back. It's a bit disappointing, especially since Volvo has a knack of getting its seats spot on.

Seat comfort is an area where Jaguar has upped its game and how. The 51mm increase in the new XF's wheelbase has resulted →

WHAT YOU GET FOR YOUR MONEY

	Volvo S90 D4 Inscription	Jaguar XF 20d Portfolio	Audi A6 35TDI Matrix	BMW 520d M Sport	Mercedes-Benz E 250 d Avantgarde
Price*	Rs 53.50 lakh	Rs 62.10 lakh	Rs 51.80 lakh	Rs 54 lakh	Rs 52.19 lakh
LED headlights	■	■	■	■	■
Climate control	4-zone	2-zone	4-zone	2-zone	3-zone
Electric steering adjust	-	■	■	■	■
Digital instrument cluster	■	■	-	■	-
Heads-up display	■	■	-	-	-
Satellite navigation	■	■	■	■	■
Camera/Park assist	Rear/■	Surround/■	Rear/-	Rear/-	Rear/-
Paddle shifters	-	■	■	■	■
Sunroof	■	■	■	■	■ (Dual)
Air suspension	Rear	-	■	-	-
Front seat adjust from rear	-	-	■	-	-
Powered boot lid	■	-	-	-	-

*All prices ex-showroom, Delhi ■ Available





S90 dash is new-age Swedish cool; touchscreen is slick but more physical shortcut buttons would have helped; S90 is quicker than it feels; rear seat could have been more supportive.



← in considerably more legroom at the back and there's more headroom too, though not excessively so. The rear seat itself is arguably the best here as well. It's supportive in all the right places, seats occupants in a comfy position and comes with very well judged cushioning. The XF also scores very high on front-seat comfort, with the top Portfolio trim's perforated leather seats being no less than thrones. In fact, the way the extendable seat squab curls out for more thigh support is something we've only seen in cars from a class above. The top-spec Jag also gets you a large 10.2-inch touchscreen infotainment system, and it works fluidly and displays everything in good clarity. But for all its comfort and tech, the new XF's cabin doesn't quite have that sense of occasion the S90's does. The dash isn't radical in design and

material quality also hasn't taken as much of a leap as we've come to expect of new-age luxury cars. It's well put together, but there are a few scratchy plastics around, and when you focus on smaller bits like the ordinary-looking power window buttons, you know Jaguar hasn't been overtly lavish with the cabin. What we can't complain about is the 'Jaguar handshake' which has the rotary gear lever rise up and the side air-con vents fold open on engine ignition. It's a gimmicky touch from the first XF but we've not tired of it in all these years.

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S90's soothing cabin is almost therapeutic in the way it can lower your pulse.

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Unexpectedly, we weren't quite taken by the A6's cabin on this acquaintance. The fact is, Audi itself is to blame for this. And we mean that in a good way. The carmaker has taken dash design and quality to such heights with the new Q7 and A4, that it's made the older A6's cabin look a bit last-gen well before its time. Even the MMI infotainment system (operated via a dial and touchpad) doesn't come across as cutting edge today. Mind you, the A6's interior is still a very premium place to be. Save for some average plastics on the centre

console, quality is consistently good throughout the cabin. The A6 also gives drivers a great view out, but the front seats could have been more supportive. Those seated in the back of the A6 will have similar observations. The large rear windows allow excellent visibility but the well-cushioned seat could have offered more thigh support. The A6 is down on the S90 and XF on rear legroom, but comes with a party trick to make amends – at the touch of a button on the rear door, the front passenger seat can be slid forward to free up space.

A big surprise in this test was how good the 5-series' cabin felt. Yes, the dash looks just like any other BMW's, but the M Sport trim's faux aluminium seems to have breathed new life into the cabin. Quality too is among the best. The 5's dashboard is high set and that hurts the feeling of →

← space to some extent, but what remains nice is how neatly everything is laid out. The iDrive system, still operated via a rotary controller, is intuitive to use, its shortcut buttons allow quick access to key functions, and the 10.2-inch screen's interface is polished too. We also liked the sporty feel imparted by the M steering wheel, though some of us found the rim a bit too chunky. We were, however, unanimous in our appreciation of the Bimmer's seats. The front seats are large, accommodating and well padded and the rear ones are second only to the XF's on comfort. You don't get the same level of legroom as the other cars here but you won't be cramped for space either.

Want to see this E-class in its best light? If so, go straight to the rear seat, because it still offers a very good experience. The seat is

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If you frequent twisty roads, the slick-handling XF will serve you best.
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comfy, there's plenty of headroom, the large windows and twin sunroofs make the cabin feel airier than it is, and it's the only car here where a middle rear passenger will not feel like a hostage. Shift to the front and the impression goes a bit downhill. You'll have to be very benevolent to say this E-class' cabin matches up to the others in look and feel. It is an old car and many elements of the cabin, such as the button-heavy centre console and angular buttons on the steering reflect that. The front

seats also don't offer the same level of adjustability you get on newer rivals, though the updated infotainment system works fine. But if there's one area where the E-class trumps its rivals, it is build quality. You just don't get the same deep thunk from shutting the doors on the other cars, and the fear is even the new E-class may not be quite as special on this front.

For this comparison, we've taken the top-spec (albeit pricey) version of the XF, while the M Sport is the best equipped of the 520ds.

The S90, A6 35 TDI and E 250 d are sold only in single, fully loaded forms. All these cars come with LED headlights, sunroofs, navigation and power-adjusted front seats. Ventilated front seats aside, a powered boot lid and Apple CarPlay compatibility are class-first features on the well-equipped S90. The S90 and A6 offer four-zone climate control while the E-class gets three-zone, and the 520d and XF get only dual-zone setups. All cars feature rear cameras but the XF goes one up on the others with its 360-degree surround camera system. The XF and S90 can also play valet thanks to their park assist systems that can spot and steer into (and out of) a parking spot: we did find the XF's system to work better. Again, the XF and S90 are the only cars here with heads-up displays. Full-digital dials are offered on →



Top-spec XF's cabin looks rich but some plastics are so-so; touchscreen is large and works well; it's not the quickest but feels strong; rear seat holds occupants really well and cushioning is good too.





Blame the new A4 and Q7 for making the A6 cabin look a bit dated before its time; MMI system is easy to use; power delivery is genteel yet effective; space is great but seating position isn't.



← the XF, S90 and 5-series but the Bimmer's screen is way superior to the other two. High-end sound systems are the norm, but to our ears, the podium, in descending order, is occupied by the Volvo's Bowers & Wilkins system, the Jag's Meridian setup and the Audi's Bose unit. Finally, party animals will be well informed to know the Jaguar has the most comprehensive ambient lighting program.

MOVING ON

The S90, XF, A6 and 520d are each powered by 2.0-litre, four-cylinder diesel engines, while the Merc uses a slightly larger 2.1-litre four pot. However, the Merc engine features two turbos and is correspondingly the most powerful at 204hp and 500Nm. The S90, A6 and 520d's engines make an identical 190hp and 400Nm while the XF's unit is good for 180hp and

430Nm. What's interesting is that there's no massive difference in their performance numbers, both in flat-out as well as kickdown acceleration. Still, these cars feel quite different from behind the wheel.

Hear an S90 from the outside and you'll scoff at how loud the engine is. But very little of that clatter actually makes its way into the cabin and the net result is the engine feels very refined. What's also good is that the engine provides good thrust early on and low down in the rev range, and

this helps the large S90 feel light on its feet. You can happily press on as the engine will continue providing a steady stream of power till 4,000rpm or so. Dynamic mode helps speed things up, but when you want to drive hard, you'll miss paddle shifters for the eight-speed gearbox. Manual shifts via the gear selector are possible, but the clunky lever takes away from the experience.

Merely looking at the numbers will tell you the XF is the slowest car here. The fact is, it doesn't feel so. It's not got the S90's immediate

power delivery but once the engine is in its flow, it feels strong. The eight-speed gearbox does well to keep the engine in the meat of the powerband and it's the only car here that lets you manually hold gear (operated via the paddles) at about 4,900rpm in its sporty Dynamic mode. The thing is, the XF's engine is quite loud for a brand-new modern unit. The engine booms when pushed and there's also an audible clatter at idle.

On a related note, it's commendable how much of a difference the new engine has made to the BMW 520d's refinement. From being one of the loudest, the 520d is now among the quietest cars in the class. However, the new engine is also different in its character; it seemingly doesn't pull as quickly or as hard as we remember the older one to have. That said, performance betters →

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The headlights may be the talking point but there's a lot else to like about the A6 too.
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← the older 520d's (and most rivals), and no doubt the tweaked eight-speed gearbox has helped bring the best out of the engine. Gearshifts are the most fluid and, in Sport mode, it's easily the most engaging gearbox too.

You'll get quick shifts on the Audi A6's seven-speed dual-clutch auto too, but they aren't quite as smooth as the BMW's. Again, last year's engine update has changed the way the A6 drives. Gone is the punchy mid-range and quick-revving character of the old engine. What you get now instead is a more linear build-up of power. The Audi still revs hard, especially so in Dynamic mode, but engine noise levels at the limit will keep you from exploring the top end often. It's all rather hushed at low speeds though, and in a sense, the A6 is best enjoyed in a relaxed manner with the gearbox left to its own devices.

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The new engine has done its bit to up the 520d's refinement to new levels.
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That's true about the E 250 d also, which is a bit ironic given it's the most powerful car here. The E is quick off the line and performance is good, but you won't want to push it hard. Because doing so reveals the engine's noisier, harsher side and also that the old seven-speed gearbox isn't as willing with manual gearshifts. The best way to enjoy the Merc is to drive it smoothly and enjoy its measured rise in pace.

THE RIDE STUFF

How these cars cope with our roads

and how well they shield occupants from the happenings beneath is a key differentiator. The good news is you won't be uncomfortable in any of these cars, but differences do exist.

The S90 that comes standard with a rear air suspension is nice and absorbent at low speeds, but up the pace and the Volvo tends to bob. You can trade some level of bump absorption for better body control by setting the suspension to the firmer Dynamic mode though. In fact, in Dynamic, the S90 also

makes for a very sure-footed high-speed cruiser.

The Jaguar XF also feels nice and tied down at speed and is rather good at dealing with our average-quality roads. The setup is clearly firmer than the S90's (it's the firmest here, but not by much) so it picks up more of the road's imperfections and there's a bit more side-to-side movement too. There is also more road noise than we'd have like, but suspension noise is well contained.

On the other hand, the A6's suspension can get noisy at times. It will protest with a sharp thud if you don't slow down enough for a large pothole. The A6 uses air suspension all round and comes with two settings, but neither is perfect. The best compromise is to use Comfort in town, as it does a really good job of ironing out →



M Sport trim helps liven up BMW's familiar dash; updated iDrive system interface is great; Bimmer is quick as ever and now quiet too; rear seat really comfy but not as spacious as rivals.





E-class cabin has aged gracefully but is undeniably old-school now; infotainment system is decent; twin-turbo engine is the most powerful here; best seat for three passengers.



← bumps at low speeds, and Dynamic at speed, which arrests undue body movement.

We wish BMW provided some form of damper control on the 520d too. BMW has softened the 5-series' ride over the years, and while it's terrific at dealing with bumps, there is a lot of residual body movement. As a result, the 520d feels floaty and very un-BMW-like.

The Merc's suspension is very, well, Mercedes-like. The low-speed ride is pliant and free from any thumps and kicks. And the faster you go, the better it gets. The ride remains flat and composed at all speeds. And while the E-class is oriented towards comfort, it is nice to drive on a winding road too, in part thanks to its wonderfully fluid steering.

But if its sporty handling you are after, the rear-wheel-drive XF has to be. The steering is well-

weighted and precise, body control is impressive for what is a large car and there's a nice balance to the chassis that eggs you on to let your hair down behind the wheel. The softened BMW 520d simply doesn't provide the same level of connection today. You can enjoy yourself behind the wheel, but the body and steering feel too loose for a pukka BMW.

The A6 has sporty pretensions too but the steering feels too artificially weighted to engage keen drivers and there's also only so much a large, front-wheel-

drive sedan can do in the corners. Likewise, the S90 won't put a smile on your face around the bends either. Handling is safe and predictable, but no more. Still, the steering gives a good sense of control and you'll like how easy it is to use in town.

THE CHOSEN ONE

That the W212 E-class, now in its seventh year on sale in India, could stand tall among new rivals just goes to show the depth of its engineering. We never expected it to feel as modern as the Jag or

Volvo but there's no denying that the luxury-car basics are all in place. It's got a good back seat, a comfy ride and still feels built like a tank. It's hard to recommend one wholeheartedly, but for the few who wouldn't mind driving home a last-gen car, this is as good a time as any to buy one. Think about it – an E-class for C-class money.

The Audi A6's Rs 51.8 lakh (ex-showroom, Delhi) asking price is officially the lowest here, and there's always scope for some haggling too. Price aside, things that should steer you to an Audi showroom for an A6 include its lengthy features list and generally pleasant demeanour. It's just that the A6 doesn't feel as special as it once did. The driving experience doesn't particularly excite, the cabin has started looking a bit old and newer rivals offer more by way of



tech too, which was always the A6's calling card.

The Jaguar is the clear driver's choice with the nicest handling. At the same time, the Jag also offers the best rear seat. It is quite a complete package, but it's not perfect. The engine, for one, is on the noisier side. But what really works against the XF is pricing. The top-spec diesel XF Portfolio costs Rs 62.10 lakh, which is just

too expensive for what you get. Lesser Pure and Prestige trim cars are available for more reasonable money, but they feel decidedly like pared down 'corporate editions' and are just not as desirable.

Priced at Rs 54 lakh, the BMW 520d M Sport is not cheap, but now that the next-gen 5-series has been revealed, you can expect prices to tumble in the coming months. The 520d may not drive

like a sporty BMW should, but it sure delivers on luxury and comfort. Refinement is better than ever too, making the 520d a very tempting proposition indeed.

But none of the other cars leave quite as lasting an impression as the new Volvo S90. It's refreshingly different and in its clear focus on comfort means it gives the majority of Indian luxury sedan buyers what they

want. Sure, the rear seat could have been better, but even that's not a deal breaker. Only helping the S90's case is its pricing. Rs 53.50 lakh is good value for what is a cutting edge and well-equipped luxury sedan.

So, in this season of political upsets, here's one in the car world. The Volvo S90 is the best large luxury sedan you can buy. Volvo is no longer the underdog. **AJ**

	Volvo S90 D4 Inscription	Jaguar XF 20d Portfolio	Audi A6 35 TDI Matrix	BMW 520d M Sport	Mercedes-Benz E 250 d Avantgarde
VERDICT	Classy Swede feels the most special. Sensibly priced too.	Great to drive but pricier than it ought to be.	Newer rivals have taken away its tech advantage.	Scores where it counts. Too soft for a BMW though.	Manages to hold its own in many areas despite vintage.
RATING	★★★★★☆☆	★★★★★☆☆	★★★★★☆☆	★★★★★☆☆	★★★★★☆☆
L/W/H	4963/1895/1443mm	4954/1880/1457mm	4933/1874/1455mm	4907/1860/1464mm	4879/1854/1474mm
Wheelbase	2941mm	2960mm	2912mm	2968mm	2874mm
Kerb weight	1717kg	1760kg	1735kg	1695kg	1725kg
Engine	4 cyls, 1969cc, turbo-diesel	4 cyls, 1999cc, turbo-diesel	4 cyls, 1968cc, turbo-diesel	4 cyls, 1995cc, turbo-diesel	4 cyls, 2143cc, bi-turbo-diesel
Type	Front-wheel drive	Rear-wheel drive	Front-wheel drive	Rear-wheel drive	Rear-wheel drive
Power	190hp at 4250rpm	180hp at 4000rpm	190hp at 3800-4200rpm	190hp at 4000rpm	204hp at 4200rpm
Torque	400Nm at 1750-2500rpm	430Nm at 1750-2500rpm	400Nm at 1750-3000rpm	400Nm at 1750-2500rpm	500Nm at 1600-1800rpm
Gearbox	8-speed auto	8-speed auto	7-speed dual-clutch auto	8-speed auto	7-speed auto
Tyre size (f-r)	245/45 R18	245/45 R18	245/45 R18	245/45 R18- 275/40 R18	245/45 R17
PERFORMANCE	Acceleration (from rest)	Acceleration (from rest)	Acceleration (from rest)	Acceleration (from rest)	Acceleration (from rest)
Kph	Sec	Sec	Sec	Sec	Sec
20	1.00	0.81	1.23	0.88	0.94
40	2.33	2.13	2.39	1.91	1.92
60	3.84	3.80	3.93	3.48	3.56
80	5.92	6.12	5.86	5.46	5.75
100	8.50	9.04	8.58	8.32	8.31
120	11.90	12.72	11.92	12.24	11.95
140	16.01	17.32	16.30	17.37	16.16
160	21.48	24.25	21.75	23.30	22.21
20-80 (in kickdown)	5.29	5.26	4.87	5.10	5.85
40-100 (in kickdown)	6.55	6.70	6.99	6.51	7.31
WHAT IT COSTS					
Price (ex-showroom, Delhi)	Rs 53.50 lakh	Rs 62.10 lakh	Rs 51.80 lakh	Rs 54 lakh	Rs 52.19 lakh

“ This is probably the last of the Mercs to offer that renowned vault-like build. ”