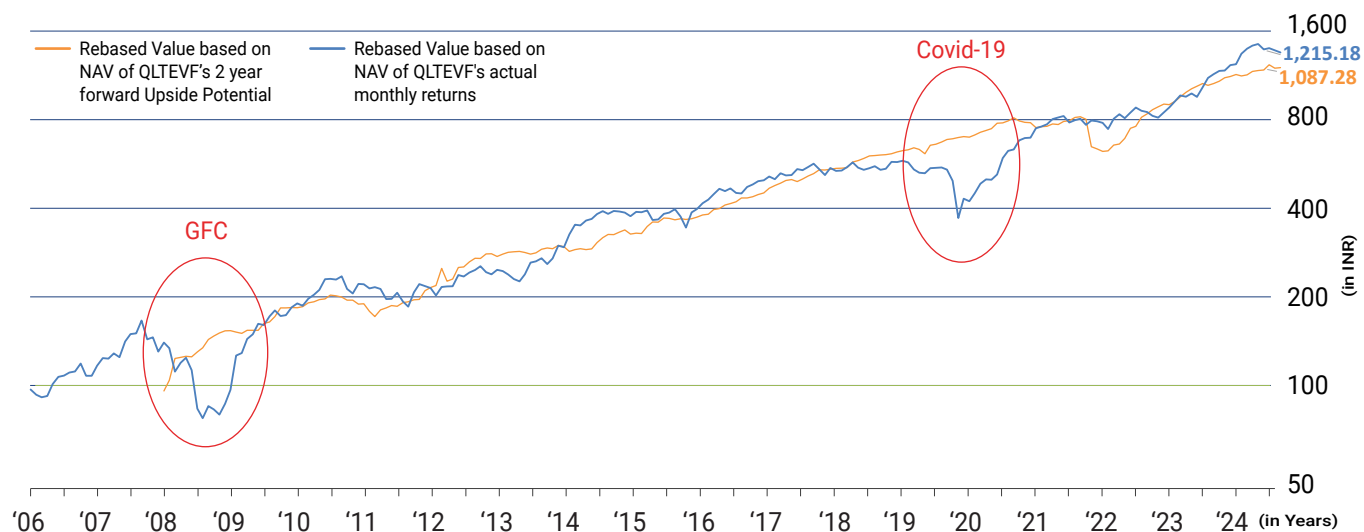


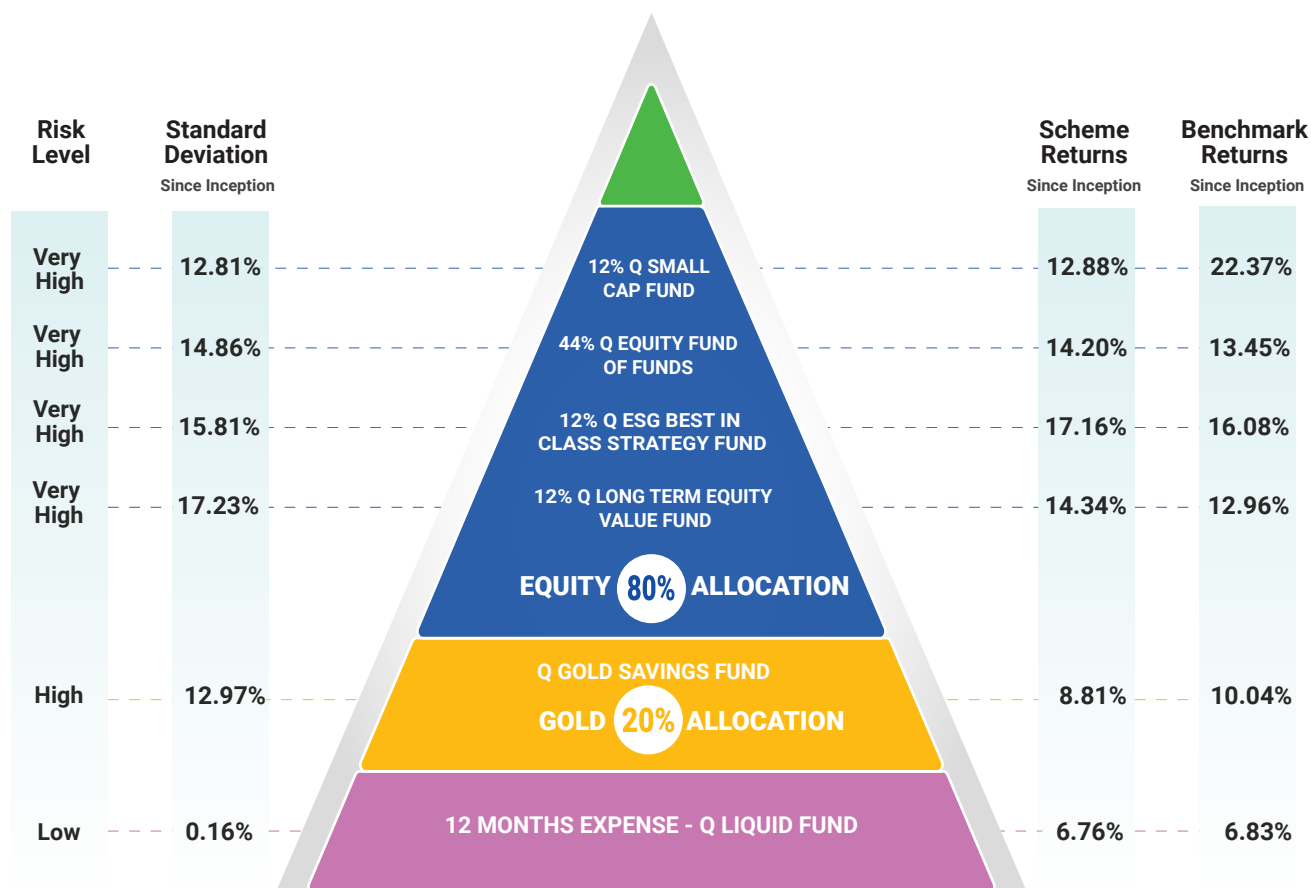
Certainty in an Uncertain World: Guiding Your Investments with Discipline and Insight



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Data as on January 31st, 2025.

Navigate Unpredictability: Achieve your Financial Goals with Quantum's 12|20:80 (Barah Bees Assi) Asset Allocation Approach



Please note that the above is a suggested asset allocation approach and not to be considered as investment advice or recommendations. To view complete performance and risk-o-meter, please scan QR Code. Data as on January 31st, 2025.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Performance of the Scheme



Quantum Long Term Equity Value Fund

as on January 31, 2025

Quantum Long Term Equity Value Fund - Direct Plan - Growth Option					Current Value ₹10,000 Invested at the beginning of a given period			
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Tier II - Benchmark ^{##} Returns (%)	Additional Benchmark Returns (%) ^{###}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Tier II - Benchmark ^{##} Returns (₹)	Additional Benchmark Returns (₹) ^{###}
Since Inception (13th Mar 2006)	14.34%	12.96%	12.99%	12.49%	126,000	100,082	100,599	92,491
10 years	12.46%	12.99%	12.79%	11.64%	32,399	33,955	33,350	30,122
7 years	12.49%	13.42%	13.49%	12.93%	22,814	24,168	24,261	23,443
5 years	18.92%	18.24%	17.68%	15.11%	23,810	23,133	22,592	20,223
3 years	17.76%	14.16%	13.88%	11.55%	16,338	14,883	14,775	13,883
1 year	17.31%	9.70%	10.46%	9.32%	11,736	10,973	11,049	10,934

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI.

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

#with effect from December 01, 2021 Tier I benchmark has been updated as BSE 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR BSE 500 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006.

##TRI data is not available since inception of the scheme, Tier II benchmark performance is calculated using composite CAGR BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006.

Fund Manager wise Performance



Performance Of The Funds Managed By George Thomas & Christy Mathai

Quantum ELSS Tax Saver Fund

as on January 31, 2025

Quantum ELSS Tax Saver Fund - Direct Plan - Growth Option					Current Value ₹10,000 Invested at the beginning of a given period			
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Tier II - Benchmark ^{##} Returns (%)	Additional Benchmark Returns (%) ^{###}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Tier II - Benchmark ^{##} Returns (₹)	Additional Benchmark Returns (₹) ^{###}
Since Inception (23rd Dec 2008)	16.99%	16.52%	16.36%	15.30%	125,410	117,515	115,035	99,221
10 years	12.44%	12.99%	12.79%	11.64%	32,330	33,955	33,350	30,122
7 years	12.51%	13.42%	13.49%	12.93%	22,831	24,168	24,261	23,443
5 years	19.03%	18.24%	17.68%	15.11%	23,915	23,133	22,592	20,223
3 years	17.90%	14.16%	13.88%	11.55%	16,396	14,883	14,775	13,883
1 year	17.17%	9.70%	10.46%	9.32%	11,722	10,973	11,049	10,934

Past performance may or may not be sustained in the future.

#BSE 500 TRI, ##BSE 200 TRI.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. George Thomas and Mr. Christy Mathai co-manages 2 scheme of the Quantum Mutual Fund.

Performance of the Scheme



Quantum Equity Fund of Funds as on January 31, 2025

Quantum Equity Fund of Funds - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (20th Jul 2009)	14.20%	13.45%	12.54%	78,744	71,080	62,790
10 years	12.06%	12.79%	11.64%	31,260	33,350	30,122
7 years	11.80%	13.49%	12.93%	21,845	24,261	23,443
5 years	16.12%	17.68%	15.11%	21,129	22,592	20,223
3 years	13.36%	13.88%	11.55%	14,571	14,775	13,883
1 year	14.37%	10.46%	9.32%	11,441	11,049	10,934

#BSE 200 TRI, ##BSE Sensex TRI.

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

Fund Manager wise Performance



Performance of the Funds Managed by Mr. Chirag Mehta. Total Schemes Managed - 7

Quantum Multi Asset Fund of Funds as on January 31, 2025

Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (11th Jul 2012)	9.84%	10.61%	14.04%	32,532	35,501	52,166
10 years	9.05%	9.89%	11.64%	23,808	25,707	30,122
7 years	9.41%	10.82%	12.93%	18,778	20,540	23,443
5 years	10.92%	11.79%	15.11%	16,799	17,470	20,223
3 years	11.32%	10.95%	11.55%	13,798	13,662	13,883
1 year	12.75%	12.11%	9.32%	11,278	11,215	10,934

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation.

#CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). w.e.f. April 3, 2023, benchmark of the scheme has been changed. It is a customized index and it is rebalanced daily.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 7 Schemes of the Quantum Mutual Fund.

Quantum Gold Savings Fund as on January 31, 2025

Quantum Gold Savings Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (19th May 2011)	8.81%	10.04%	6.81%	31,838	37,153	24,679
10 years	10.25%	11.32%	6.55%	26,571	29,249	18,868
7 years	14.21%	15.22%	6.68%	25,359	26,982	15,730
5 years	13.90%	14.84%	5.77%	19,187	19,993	13,244
3 years	18.79%	19.61%	6.62%	16,772	17,119	12,121
1 year	29.50%	30.76%	9.77%	12,959	13,085	10,980

Past performance may or may not be sustained in the future.

#Domestic Price of Gold.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 7 Schemes of the Quantum Mutual Fund.

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.

Fund Manager wise Performance



Performance of the Funds Managed by Mr. Chirag Mehta

Quantum Gold Fund

as on January 31, 2025

Quantum Gold Fund				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (22nd Feb 2008)	10.90%	11.79%	6.48%	57,787	66,189	28,975
10 years	10.24%	11.32%	6.55%	26,547	29,249	18,868
7 years	14.15%	15.22%	6.68%	25,275	26,982	15,730
5 years	13.81%	14.84%	5.77%	19,108	19,993	13,244
3 years	18.49%	19.61%	6.62%	16,642	17,119	12,121
1 year	29.43%	30.76%	9.77%	12,952	13,085	10,980

#Domestic Price of physical gold, ##CRISIL 10 Year Gilt Index.

Past performance may or may not be sustained in the future.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure.

Quantum ESG Best In Class Strategy Fund

as on January 31, 2025

Quantum ESG Best In Class Strategy Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (12th Jul 2019)	17.16%	16.08%	14.63%	24,130	22,917	21,366
5 years	17.51%	16.79%	15.11%	22,426	21,746	20,223
3 years	12.53%	10.77%	11.55%	14,253	13,596	13,883
1 year	13.14%	9.92%	9.32%	11,318	10,995	10,934

Past performance may or may not be sustained in the future.

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Mr. Chirag Mehta manages 7 schemes

#NIFTY100 ESG TRI

Note: Name of Quantum India ESG Equity Fund has been changed to Quantum ESG Best In Class Strategy Fund effective from 1st February, 2024.

The Performance of Quantum Small Cap Fund and Quantum Multi Asset Allocation Fund will be disclosed on completion of 1 year since its inception in terms of SEBI Master Circular

No. SEBI/HO/IMD/ IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

Quantum Small Cap Fund

as on January 31, 2025

Quantum Small Cap Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (November 03, 2023)	12.88%	22.37%	17.26%	11,630	12,862	12,196
1 year	7.27%	5.63%	9.32%	10,729	10,564	10,934

BSE 250 SmallCap TRI ## BSE Sensex TRI

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of absolute returns.

Note: Since the scheme has not completed 1, 3 and 5 years, performance data will not be available.

Fund Manager wise Performance

Performance of the Funds Managed by Mr. Pankaj Pathak. Total Schemes Managed - 3

Quantum Liquid Fund				as on January 31, 2025		
Quantum Liquid Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (07th Apr 2006)	6.76%	6.83%	6.19%	34,308	34,678	31,022
10 years ^{**}	5.88%	6.28%	6.34%	17,711	18,392	18,496
7 years ^{**}	5.46%	5.82%	6.06%	14,512	14,859	15,104
5 years ^{**}	5.13%	5.45%	5.60%	12,846	13,039	13,134
3 years ^{**}	6.32%	6.56%	6.32%	12,021	12,102	12,021
1 year ^{**}	7.08%	7.27%	7.51%	10,710	10,729	10,753
1 month [*]	6.71%	6.99%	7.30%	10,055	10,058	10,060
15 days [*]	6.63%	6.92%	8.66%	10,027	10,028	10,036
7 days [*]	6.80%	7.15%	7.70%	10,013	10,014	10,015

#CRISIL Liquid Debt A-I Index; ## CRISIL 1 year T-bill Index

Past performance may or may not be sustained in the future.

Different Plans shall have a different expense structure.

*Simple Annualized.

**Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Returns are net of total expenses.

Quantum Dynamic Bond Fund				as on January 31, 2025		
Quantum Dynamic Bond Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (19th May 2015)	7.91%	7.66%	6.62%	20,942	20,472	18,635
7 years	7.26%	7.48%	6.68%	16,340	16,577	15,730
5 years	6.87%	6.87%	5.77%	13,946	13,943	13,244
3 years	7.45%	6.44%	6.62%	12,407	12,061	12,121
1 year	9.21%	8.76%	9.77%	10,923	10,878	10,980

Past performance may or may not be sustained in the future.

#CRISIL Dynamic Bond A-III Index.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

Different Plans shall have different expense structure.

Mr. Pankaj Pathak manages 3 schemes of the Quantum Mutual Fund.

Quantum Multi Asset Allocation Fund				as on January 31, 2025		
Quantum Multi Asset Allocation Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (07th Mar 2024)	10.50%	9.45%	5.72%	10,500	10,945	10,572
6 Months	2.13%	2.18%	-4.81%	10,213	10218	9519




NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%) , ## BSE Sensex TRI

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.


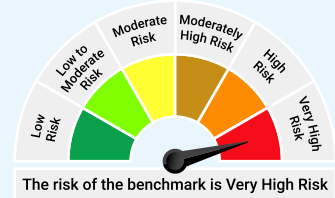
Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of absolute returns.

Note: Since the scheme has not completed 1, 3 and 5 years, performance data will not be available.


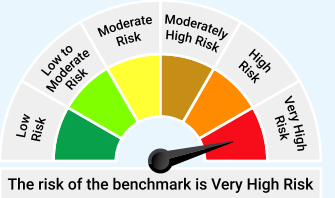
Product Labelling				
Name of the Scheme & Tier I Benchmark and Tier II Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark	Risk-o-meter of Tier II Benchmark
Quantum Long Term Equity Value Fund (An Open Ended Equity Scheme following a Value Investment Strategy) Tier I Benchmark: BSE 500 TRI Tier II Benchmark: BSE 200 TRI	<ul style="list-style-type: none"> Long term capital appreciation Invests primarily in equity and equity related securities of companies in BSE 200 index. 	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.


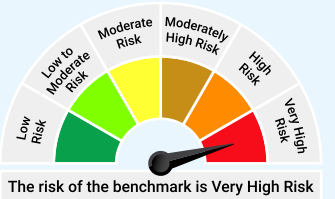
Product Labelling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Equity Fund of Funds (An Open Ended Fund of Funds scheme Investing in Open Ended Diversified Equity Schemes of Mutual Funds) Tier I Benchmark : BSE 200 TR	<ul style="list-style-type: none"> Long term capital appreciation Investments in portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI whose underlying investments are in equity and equity related securities of diversified companies 	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.



Product Labelling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Small Cap Fund Fund (An Open Ended-Equity Scheme Predominantly Investing in Small Cap Stocks) Tier I Benchmark: BSE 250 Small Cap TRI	<ul style="list-style-type: none"> Long term capital appreciation Investment in Small Cap Stock 	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Product Labelling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum ESG Best In Class Strategy Fund (An Open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy) Tier I Benchmark: NIFTY100 ESG TRI	<ul style="list-style-type: none"> Long term capital appreciation Invests in shares of companies that meet Quantum's Environment, Social, Governance (ESG) criteria 	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>



*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Product Labeling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Gold Savings Fund (An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund) Tier I Benchmark : Domestic Price of Physical Gold	<ul style="list-style-type: none"> Long term returns Investments in units of Quantum Gold Fund – Exchange Traded Fund whose underlying investments are in physical gold 	 <p>The risk of the scheme is High Risk</p>	 <p>The risk of the benchmark is High Risk</p>

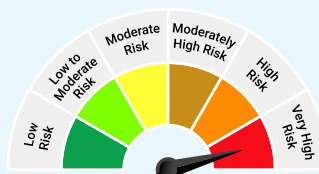

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.



Product Labeling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Multi Asset Fund of Funds (An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund) Tier I Benchmark : CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%)	<ul style="list-style-type: none"> Long term capital appreciation and current income Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity, debt / money market instruments and gold 	 <p>The risk of the scheme is Moderately High Risk</p>	 <p>The risk of the benchmark is Moderately High Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.

Product Labeling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum ELSS Tax Saver Fund (An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit.) Tier I Benchmark : BSE 500 TRI Tier II Benchmark : BSE 200 TRI	<ul style="list-style-type: none"> Long term capital appreciation Invests primarily in equity and equity related securities of companies in BSE 200 index and to save tax u/s 80 C of the Income Tax Act. Investments in this product are subject to lock in period of 3 years. 	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>

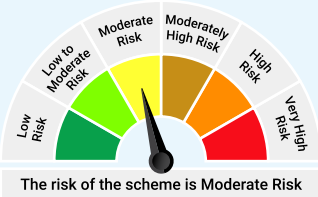
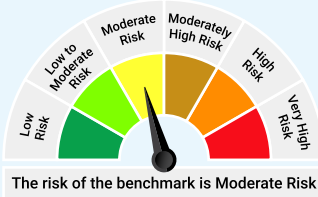
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Product Labeling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Gold Fund (An Open Ended Scheme Replicating / Tracking Gold) Tier I Benchmark : Domestic Price of physical gold	<ul style="list-style-type: none"> Long term returns Investments in physical gold 	 <p>The risk of the scheme is High Risk</p>	 <p>The risk of the benchmark is High Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.


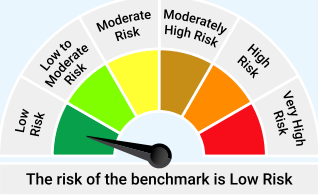
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Product Labelling

Product Labeling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Dynamic Bond Fund (An Open-ended Dynamic Debt Scheme Investing Across Duration. A relatively high interest rate risk and relatively low credit risk.) Tier I Benchmark : CRISIL Dynamic Bond A-III Index	<ul style="list-style-type: none"> Regular income over short to medium term and capital appreciation Investment in Debt / Money Market Instruments / Government Securities 	 <p>The risk of the scheme is Moderate Risk</p>	 <p>The risk of the benchmark is Moderate Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

PRC Matrix			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Product Labeling			
Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Liquid Fund (An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.) Tier I Benchmark : CRISIL Liquid Debt A-I Index	<ul style="list-style-type: none"> Income over the short term Investments in debt / money market instruments 	 <p>The risk of the scheme is Low Risk</p>	 <p>The risk of the benchmark is Low Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

PRC Matrix			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.