Ontology Based Annotation Mechanism for Financial Documents

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Abstract—The Vast number of publicly available electronic financial documents and document repositories and their rapid growth pose a great challenge in understanding, managing and structuring the information. Due to several reasons content of these documents is open to variety of differing interpretations and resulting ambiguity. Annotating these data with semantics to constrain the inconsistent interpretation of data, facilitates better reuse and interoperability. We propose a semi-supervised approach for creating annotations for the extracted text of financial documents. A Supervised approach would include human experts in the annotation process. Unsupervised or machine based annotation is done by recommending FIBO top-k terms for document sections based on the Okapi Similarity measure. Annotation of information can be used to infer knowledge from important sentences or document sections to gain better understanding or decision making.

Keywords—Ontology, Annotation, Semantic Web, Financial Data

I. INTRODUCTION

Today a vast volume of financial/business documents such as company filings, bond prospectuses, master agreements, fixed deposit documents, credit card agreements etc are available for the public on the internet. These documents tend to be distributed over multiple web sites/repositories, such as Electronic Municipal Market Access system (EMMA) [1] the municipal bond repository, Consumer Financial Protection Bureau (CFPB) [2] credit card database, U.S. Securities and Exchange Commission (SEC)[3] filings repository etc. The type of these documents can be categorized as unstructured, semi-structured by using document formatting elements, semi-structured by using pre-defined tags such as html, XML, csv documents and structured as tables by using some predefined classification/s.

The information in these documents contains a wide variety of information such as financial and legal contracts, descriptions of financial products etc. Some of these documents are based on standard templates. However different organizations may have introduced minor or major modifications to the base templates and also the base templates may have been subjected to minor and major variations over time. For example, companies might have used completely different sub-headings for similar-content sections, or may have moved some sections from the body into Appendices, or may have split the same content into subsections with separate headings etc.

Since the documents have originated from different sources and been compiled to maintain the consistency within the local domain during a specific time frame, they are open to a variety of differing interpretations and resulting ambiguity [4]. Hence the rapid growth of publicly available electronic documents and document repositories pose a great challenge in understanding, managing and structuring the information.

Our current work is motivated by the need for tools that can improve the accuracy of the data interpretation enabling consistent integration of documents in the financial domain. These tools would contribute to making the Semantic web a reality by annotating data with semantics to constrain the inconsistent interpretation of data and hence facilitate better reuse and interoperability [5].

Applying computational technologies, open standards and ontologies to address difficult modeling and structuring of publicly available financial data, would result in improved tools for regulators to monitor financial systems as well as explore the hidden wisdom buried in financial contracts and documents. Document annotation with the aid of ontologies would effectively structure this unstructured information and offer easier access to the knowledge in the documents for both human users and computers.

In this paper, we focus on business data sources in the financial domain, with particular emphasis on the bond prospectus of The Electronic Municipal Market Access system (EMMA) managed by The Municipal Securities Rulemaking Board (MSRB). EMMA is a comprehensive, centralized online source providing free access to municipal disclosures/municipal bonds. These bonds are issued by states, counties, cities or their agencies to finance public-purpose projects – schools, roads, bridges, utilities, affordable housing, airports, hospitals, and other public facilities and programs. The terms defined in the Financial Industry Business Ontology (FIBO) [6] would be used the markup/annotate financial documents and would be saved as metadata. Annotation would provide information on important sentences or document sections to enable better understanding or decision making.

We would extract financial concepts from bond documents and annotate using the FIBO terms. These bond documents are unstructured (text-PDF), thus to extract financial instruments or key concepts and integrate with ontology terms is a crucial part in the annotation process. This annotated and structured information of unstructured bond documents would be of
interest to regulators, investors, financial analysts and bankers and researchers in the financial domain.

The paper is structured as follows: section 2 reviews related projects in the field, section 3 discusses the background and technologies that we have used, section 4 provides the details of our approach, section 5 presents an evaluation framework and results of the experiment, section 6 discusses the results and outlines directions for future work.

II. RELATED WORK

The development of Semantic annotation tools came to light in the last couple of years with the development of the Semantic Web.

One of the most popular and widely used algorithms for document retrieval and document similarity calculations tasks is the Term Frequency- Inverse Document Frequency (TF-IDF) weighting mechanism. The term frequency (TF) is the number of times that a term t appears in a document, i.e. raw frequency of the term in the same document. The inverse document frequency (IDF) is calculated by dividing the total number of documents by the number of documents containing the term, and then taking the logarithm of that quotient, thus indicating whether the term is common or rare across all documents.

In this review we list some of these tools that are related to ontology derived semantic annotation.

Midas project at IBM [7],[8] uses information extraction, information integration, and scalable infrastructure to investigate behavior of financial institutions either at the whole system level (i.e., systemic analysis) or at the individual company level by focusing on high quality financial data sources such as U.S. Securities and Exchange Commission (SEC) filings and Federal Deposit Insurance Corporation (FDIC) filings.

Midas takes input data such as SEC and FDIC filings and produces the output as sets of integrated and cleansed objects and relationships between those objects. Midas workflow involves five main steps:
1-Crawl - retrieve data directly from public data sources and storing it in local file system.
2-Extract- annotate unstructured data using the SystemT, a rule-based (AQL rule language) information extraction system.
3-Entity Resolution- identifies and links annotated objects to the corresponding real-world entity.
4-Map & Fuse- transforms annotated data into a set of objects and relationships between those objects.
5-At the final step it creates entities and a relation index using well known text search engine, Lucene.

SemTag [9] is an application that performs automated semantic tagging of large corpora of web pages using the TAP knowledge base as the standard ontology. TAP contains lexical and taxonomic information about music, movies, authors, sports, autos, health, and other popular objects. SemTag is developed on a Seeker platform which supports sharing the semantic tags with other applications, large scale text analysis and provides core annotation algorithms. SemTag has been tested on approximately 264 million web pages, and has generated approximately 434 million automatically disambiguated semantic tags. Users have identified that resolving ambiguities in a natural language corpus is a key challenge in the SemTag tool and they have introduced a new algorithm called TBD (Taxonomy-Based Disambiguation) for disambiguation on text corpus. SemTag works in three passes:
1-SpOTTing pass: documents are retrieved, tokenized, and then processed to find instances of approximately 72K labels of TAP knowledge base.
2-Learning pass: sample of data is scanned to determine distribution of terms at each internal node of the taxonomy.
3-Tagging pass: each reference is disambiguated and a record is inserted into a database.

The KIM (Knowledge and Information Management) platform [10], [11] is a tool for automatic ontology-based named entities annotation, indexing and retrieval based on GATE (General Architecture for Text Engineering) developed by University of Sheffield. The KIM presents a semantic annotation model, consisting of lightweight ontology (KIMO), a semantic repository, and a metadata storage model. It has mainly focused on the automatic semantic annotation, leaving out manual annotation. KIM is build on top of GATE architecture and has used GATE’s text processing functionalities, such as tokenization, splitting to sentences and part-of-speech tagging, extensively. A semantic gazetteer is used to generate lookup annotations. Ontology aware pattern-matching grammars are used to recognize named entities with class and instance information, referring to the KIM ontology and the knowledge base. Later, simple disambiguation techniques are used to solve the ambiguities within the named entities. Based on the recognized semantic constructions, template relation construction is performed by means of the grammar rules. As a result, the knowledge base is enriched with the recognized relations between entities. Previously unknown aliases and entities are added to the knowledge base to finalizes the IE process, having as a result named entity annotations linked to their semantic descriptions in the KB.

Orank is a tool for ranking HTML documents based on an ontology. [12] propose an approach which combines conceptual, statistical and linguistic methods for semantic annotation of HTML pages. They have extensively used natural language processing techniques for extracting phrases and stemming words and an ontology based conceptual method to annotate web documents. Orank’s main functional modules are: 1-Onotology processor: assigns weights to the relations in the reference ontology.
2-Query processor: extracts the input query phrases, and then applies weighted ontology to expand these phrases with their related concepts.
3-Document processor: documents are annotated using the ontology and annotation vector is created for each HTML document.
4-Ranker: calculates the rank of each document according to its relevance to the expanded user query.

Identifer is a hidden Markov model that learns to recognize and classify names, dates, times and numerical quantities [13]. It deviates from traditional approaches of data extraction by using a probabilistic language model (a statistical bigram language model) to handle text robustly, to achieve high accuracy, and to ease maintenance. It has used Wall Street Journal text produced in the 1990s as training and testing data which has been shown to achieve F-measure scores above 90%.

The DARPA Machine Reading program created a corpus of general text readability containing various forms of human and machine generated texts [14]. The aim of this program is to transform natural language texts into a format suitable for
automatic processing by machines and to filter out poorly written documents based on the text quality. DARPA Machine Reading program has used a semi-automatic approach to create annotations for the text where it is trained using human annotated text and trained to answer questions or perform some reasoning task.

All of the above tools use natural language techniques such as tokenization and part-of-speech tagging to process the text and identify annotation candidates or use rule based information extraction. Our approach fundamentally differs from these tools since natural language processing is out of scope in our tool which makes our tool lightweight and not computationally intensive. Some of the above tools introduce an automatic approach whereas we propose a semi-automated approach putting the human annotator at the center of the annotation process.

III. BACKGROUND AND TECHNOLOGIES

A. Current Representation of Financial Documents

Financial documents in EMMA repository do not contain any semantic information related to its content. These documents are composed with many terms and keywords and important sentences are spread out through the document. The only structured information on these documents would be the section or sub-heading names saved as bookmarks.

The content of the document would be extracted and saved in the annotation tools’ database document section wise. In the later stage we would index these extracted documents using Lucene. The stop words, which occur too frequently or are unimportance to the content would be removed during the indexing process. For similarity calculation purposes we consider, sections of EMMA documents as a base documents.

B. FIBO and Definitions

The Financial Industrial Business Ontology (FIBO) defines financial industry terms, definitions, and synonyms using modern semantic web technologies and widely-adopted Object management Group (OMG) modeling standards. FIBO was developed by the Enterprise Data management Group for the benefit of researchers, banks, brokers, vendors and other possible users in the financial industry. FIBO can be effectively utilized in the areas of regulatory governance, data standardization, risk management, data analytics requirements etc.

The FIBO ontology can be viewed from two angles; as a business conceptual ontology and as an operational ontology. The business conceptual ontology defines how the business concepts are interconnected and the conceptual abstractions that they were derived from. The operational ontology can be used developing software applications and tools on the basis of FIBO Ontology. Current online FIBO ontology is organized as a flat structure, which means that the relationships between FIBO terms cannot be computationally mapped. The development in this ontology in OWL (The Web Ontology Language) format is under construction. The ontology terms and definitions are stored using a conventional database table, in order to make it computationally convenient and accessible. For similarity calculation purposes, virtual documents would be constructed for each FIBO term, the content of the virtual document would be the definition of the same FIBO term. These documents are considered as query documents which are used in similarity calculation against document sections (base documents) defined above.

These was no other complete financial ontology available until now, so FIBO will help to connect concepts and data in a clear and visible way and the ultimately outcome will be a better financial system. We have mainly focused on the FIBO for document annotations since it provides an excellent set of definitions for each FIBO term. But the inability to computationally map the relationships between FIBO terms is major drawback.

C. The Two Similarity measures

Cosine similarity measure and Okapi similarity measure are two methods commonly used in information retrieval purposes. However a 1 large gap between documents lengths would make some of the similarity measures inefficient, from which the need for identifying best similarity measures for long base document versus short query documents arises.

1) Cosine Score: A Given two vectors of attributes, A and B, the cosine similarity, θ, is represented using a dot product and magnitude as

$$\text{Similarity} = \cos \theta = \frac{A \cdot B}{||A|| \cdot ||B||} = \frac{\sum_{i=1}^{n} A_i \cdot B_i}{\sqrt{\sum_{i=1}^{n} (A_i)^2} \cdot \sqrt{\sum_{i=1}^{n} (B_i)^2}}$$

The resulting similarity ranges from −1 (meaning exactly opposite), to 1 (meaning exactly the same), with 0 usually indicating independence, and in-between values indicating intermediate similarity or dissimilarity.

For text matching, the attribute vectors A and B are usually the term frequency vectors of the documents. The cosine similarity can be seen as a method of normalizing document length during comparison.

In the case of information retrieval, the cosine similarity of two documents will range from 0 to 1, since the term frequencies (tf-idf weights) cannot be negative. The angle between two term frequency vectors cannot be greater than 90°.

2) Okapi Score: A Given a query Q, containing keywords q1,q2,…qn, the Okapi score of a document D is:

$$\text{Score(D,Q)} = \sum_{i=1}^{n} \text{IDF(qi)} \cdot \frac{f(q,D) \cdot (k_1+1)}{f(q,D)+k_1 \cdot \left(1-b + b \cdot \frac{|D|}{\text{avgD}} \right)}$$

where f(q,D) is qi’s term frequency in the document D, |D| is the length of the document D in words, and avgD is the average document length in the text collection from which documents are drawn. K1 and b are free parameters, usually chosen, in the absence of an advanced optimization, as K1 := (1.2-2) and b=0.75. IDF(qi) is the IDF (inverse document frequency) weight of the query term qi, is usually computed as:

$$\text{IDF(qi)} = \log \left( \frac{N - n(qi) + 0.5}{n(qi) + 0.5} \right)$$

N is the total number of documents in the collection and n(qi) is the number of documents containing qi query term.

3) Identifying a suitable measure: Reference [15] have investigated behavior of similarity measures on short queries using two methods, Cosine similarity measure and Okapi similarity measure are two measures that would give good performance in long queries.
Average length of a base document (document section) was (after removing common words) 2255 words per document and the average length of a query document (FIBO definition) was (after removing common words) 10 words per document. The gap between the length of a base document and query document is at a considerably higher value.

For the short queries [15] have found that cosine similarity measure performs badly but Okapi similarity measure gives good performance. For the short query documents (average words per query document is 10) the test results from our experiments, where cosine measure gave very small similarity values and okapi gave acceptable similarity values, agree with the above conclusion. Figure 1 shows the distribution of cosine similarity results of our experiments; almost every similarity value between the document and FIBO term definition was less than 0.3 which is a very low value in the cosine range 0.0-1.0. This indicates that almost all of the FIBO term definitions are very different to the document content and no significant number of FIBO terms can be recommended. Okapi score gave relatively higher similarity values (Figure 2), and hence Okapi similarity measure was chosen as the similarity calculation measure.

![Okapi Similarity Distribution](image1)

**Fig. 1 Okapi Similarity Distribution**

![Cosine Similarity Distribution](image2)

**Fig.2 Cosine Similarity Distribution**

IV. METHODOLOGY AND APPROACH

A financial contract or bond prospectus might be complicated and difficult to understand since financial terms might not be standardized; hence it would be an even more tedious task for a party that lacks a good knowledge of financial terms and definitions. So a buyer and seller may sign important documents without even reviewing them in detail or comparing with similar documents.

Traditional plain text representation of data with structured data in the form of annotations, tags etc. would be beneficial for various document related tasks such as understanding documents, browsing documents, comparing documents etc. [16]. More importantly conceptual representation of text can be used for minimizing the semantic gap between text and user queries in tasks such as search and information retrieval [17].

Researchers have explored different directions of extracting text from financial contracts to create annotations for the documents. Our approach is to use a combination of supervised and unsupervised approach for training the system on document annotation. In general, we are not dealing with the general data extraction or natural language processing for creation annotations but are focusing on the problem of creating annotations using available ontologies and linking the ontology terms with text or specific sentences of the text.

A. Implementation

Our tool adopted the annotation workflow that [18] have proposed which consists of three passes.

1. Lightweight parsing and semantic markup of basic entities and language structures
2. Externalization of the facts to database, which can be then used by search engine for queries.
3. Transformation rules use inferences and structural patterns to infer semantic markup of design facts

However, the last step of the above method is not implemented in our tool, but we wish to work on this step to improve the quality of the semi-automatic annotation. The current implementation is based on the most popular open source full-text search engine—Lucene.

![Annotation Workflow](image3)

**Fig. 2 Annotation Workflow**

B. Supervised Approach to Annotate

Human experts would do a semantic annotation of financial contracts at the sentence level. Sentence/ span of text would be connected with a FIBO ontology term/s, where annotation information will be saved into a database. At the end of manual annotation, the target text would transfer into an entity, which document could be described using FIBO terms and definitions. In addition, the sentences would be given a score, where their score would be used to prioritize the sentences in document processing tasks.
As in the figure 3, the system would use a semi-automated approach to separate a bond document into sections. The user would be given an interface where he/she can browse the content of the document section-wise (Figure 4). As indicated in “Supervised Recommendation” path in the figure 1, user would select important sentences from each of the document sections. Then user would rank the importance of the sentences using tags “Very Important”, “Important” and “Average” according to the user perspective (Figure 4). Later user would annotate each selected sentence with FIBO term/s and data would be saved to a relational database (Figure 5).

We have used a modified version of the Okapi Similarity equation, since our main intention to use it for document similarity, but not for document retrieval only. If two document doc A and doc B are used for similarity calculation, it should adhere to the symmetric property i.e. Similarity_Score(Doc A, Doc B) = Similarity_Score(Doc B, Doc A). The general Okapi equation could not satisfy this; hence we have used following version of the Okapi Similarity measure that satisfies the symmetric property.

\[
IDF(D,i) = \log \left( \frac{TotalDocs - docFreq(i) + 0.5}{docFreq(i) + 0.5} \right)
\]

\[
TFWeight(D,i) = \frac{2.2 \cdot TF(i)}{1 + 0.75 \cdot \frac{docLength(D)}{aveDocLength} + TF(i)}
\]

\[
OkapiSim(D,Q) = \sum TFWeight(Q,i) \cdot TFWeight(D,i) \cdot IDF(D,i)
\]

There can be situations where the value of the \( IDF(D,i) \) becomes negative (<0) (e.g. equation has to take logarithm of a value less than 1(<1) ). Further it may lead to situations where final \( OkapiSim(D,Q) \) becomes negative.

Hence the condition below was included to Okapi score, to avoid the Okapi score becoming negative.

\[
\text{if } IDF(D,i) < 0 \text{ then } IDF(D,i) = 0
\]

Sections of documents (Base documents) and FIBO term documents (Query documents) are indexed using Lucene, with the configuration for calculating term frequencies of the documents. Pseudocode representation of the Similarity calculation algorithm is presented in Appendix A.

D. Comparison of document sections based on recommended terms

The annotation tool provides the facility to compare recommended FIBO terms across sections of the documents. It would categorize the document sections based on the section topic and list the FIBO terms recommended for each section. Users can select a FIBO term from any section and check whether that FIBO term appears in other sections in a similar nature and over the different sections of the documents. Also it has the facility to compare FIBO terms recommended in document wise.

Figure 6 shows a snapshot of the web tool interface. The table rows show the sections of documents. The grid related to the “The Bonds” section is expanded and shows recommended FIBO terms for each document section. When user selects any term from the grid, it will highlight the similar terms across the documents.

C. Unsupervised Approach to Annotate

In the “Unsupervised Recommendation” path recommendation of FIBO terms for documents sections would be done at document section level but not at the sentence level as supervised recommendation. First a virtual document would be constructed for every FIBO term using the term definition. Then the similarity between the sections of documents vs each FIBO term document (virtual document) would be calculated. The FIBO terms that have the highest similarity score to a particular document section would be picked as top-k recommended terms for that document section. Similarly annotation data would be saved into a relational database.
V. EVALUATION AND RESULT

Initial results show that promising FIBO terms are automatically recommended for EMMA document sections. The most effective method of calculating the precision and recall of the proposed system would be to compare the system output directly with the financial domain expert human analysis. However this type of analysis cannot be applied on a large corpus since human experts’ annotation of a large volume of data is not affordable. So choice of an evaluation method for verifying the quality is a problem.

We conducted a comparison of recommended FIBO terms for similar types of document sections across the documents (e.g. comparing FIBO terms of bond sections of documents) and comparison of recommended FIBO terms for dissimilar sections (e.g. Comparing FIBO terms of a bond section with other type of sections).

First we manually look at the sections of the documents and cluster the similar sections based on the given section topic. The common sections we identified across documents are given below;


For each pair of document sections within the cluster we calculate the number of similar recommended FIBO terms between two sections as a percentage. i.e. No of similar terms within the pair/ (Total no of terms of pair/2)

For a pair of sections, the maximal similarity of 1.00 is achieved if and only if both annotation sets have the same cardinality (No of terms for section 1 = No of terms for section 2) and all annotation terms from one section are equal to the other section annotation terms. 0.00 means that the pair does not have any common FIBO terms. The average similar score for the cluster would be calculated by summing up similarity values for all the pairs and dividing by the number of pairs.

Then we calculate FIBO term similarity for each document section of a cluster with all other documents of different clusters by using the same equation as above. Again we calculate the average FIBO term similarity as above.

Figure 7 indicates the results of our experiment.

Results clearly indicates that similar pairs of sections have more common FIBO terms and different pairs of sections have a lesser number of similar FIBO terms. This indicates that the system recommends similar FIBO terms for similar sections.

On the 1 to 0 scale system recommended terms for similar sections have an average of 0.465 similarity, whereas terms recommended for non-similar sections have an average of 0.338 common FIBO terms. By rounding the values we can conclude that the system recommends FIBO terms for similar sections with a probability of 0.5, i.e. at least half of the FIBO terms are common across similar sections.

Security for bonds section pairs indicates a lower similarity value compared to other sections. A possible reason would be Security for Bonds sections having less content compared to other sections.

The system can be also used as a tool to increase the productivity of human annotators. Manual annotation of documents would consume more time since human experts need to read the document word by word. When a human expert works directly on the original document he/she can make errors or miss some items because of lack of attention; when working on the document already annotated by the tool he/she can easily note the defects and therefore produce a higher quality annotation. Since documents are automatically separated through the system, human can leave out the unnecessary sections easily without reading through the section.

VI. DISCUSSION AND FURTHER WORK

This paper presents a semi-automatic semantic annotation tool that uses textual similarity between ontology terms and financial documents to annotate. This tool is focused on financial data sources where semantic annotation would help to improve the lack of semantic information.

There are several limitations to our current approach to compare similarity of sections/documents. One is that we only consider identical terms; however, there may be FIBO annotations that are similar but not identical. A second limitation is that we ignore all annotations that do not match; such annotations may signal that some parts of the sections are not at all similar.

AnnSim[19] and AnnSim+[20] are two metrics that model the problem of comparing the annotations of a pair of documents as a bipartite match. AnnSim is a metric for a 1-to-1 maximal weighted bipartite match (MWBM) and AnnSim+ is a metric for a many-to-many MWBM.
In future work, we will explore these solutions and apply them to our problem of comparing the FIBO annotations of financial contracts.

Below are the possible use cases and areas where this application can be further developed.

The semi-automatic approach we have introduced for retrieving information from financial documents can be identified as a hybrid approach of semantic information retrieval and standard text retrieval. This approach includes Semantic Web features like semantic markups, Markup/text relationships and Ontology mapping and also the standard Information Retrieval approaches such as IDF_TF weighting, term indexing, similarity measuring. For building a semantic search engine. Hybrid Information Retrieval is a clever combination for semantic oriented search approaches with standard text retrieval techniques. In this model, the document is also represented in a vector space model but in addition semantic markup or a pair of markup-terms can be defined as a term as well as words occurring in a document. When searching using a query term, markup similarity allows us to rank the result together with text term similarity. Figuring out ontology terms that are most relevant to the query concept could be used to reduce search space.

Another idea would be to cluster the documents in the repository based on the FIBO terms similarity of the documents. This would cluster documents not on the text similarity but on the semantic similarity of the documents which can be used to gain better understanding of the repository.

Further, semantic similarity of two documents from the same organization or different organizations can be investigated based on the pair wise comparison of the documents. System may annotate two document sections with similar FIBO terms but the real document text may contain gaps or dissimilarity.

**APPENDIX A - PSEUDOCODE REPRESENTATION OF THE SIMILARITY CALCULATION ALGORITHM.**

```java
computeOkapiSimilarity(BaseDocumentID, ListOFQueryDocumentID)
Declare a HashMap variable OkapiValue[QueryDocumentID, SimilarityValue]
Declare a HashMap variable DocumentTermFrequencyMap[Document ID, Map of Terms of the Document]
Declare a HashMap variable DocumentTermFrequencyMap[Document ID, Map of Terms of the Document]
Declare a HashMap variable TFWeightOfQueryDoc[term, termFreqWeight]
Declare a HashMap variable TFWeightOfQueryDoc[term, termFreqWeight]
Declare a HashMap variable TermFrequencyWeightMap[term, termFreqWeight]

DocumentTermFrequencyMap= computeTermFrequency()
IDOfBaseDocument= computeInverseDocumentFrequency(DocumentTermFrequencyMap[BaseDocumentID])
TFWeightOfBaseDoc= computeTermFrequencyWeightOfDocument(DocumentTermFrequencyMap[BaseDocumentID])

FOR number of QueryDocuments of ListOFQueryDocumentID
TFWeightOfQueryDoc= computeTermFrequencyWeightOfDocument(DocumentTermFrequencyMap[QueryDocumentID])

FOR number of terms of TFWeightOfQueryDoc
SUM SimilarityValue=TFWeightOfQueryDoc*TFWeightOfBaseDoc*IDOfBaseDocument
END FOR
STORE OkapiValue[QueryDocumentID, SimilarityValue]

FOR number of terms in the document
Calculate term frequency of the term in document
STORE TermMap[term, term frequency ]
END FOR
STORE DocumentTermFrequencyMap [Document ID, TermMap]
END FOR
RETURN DocumentTermFrequencyMap
END computeTermFrequency

computeInverseDocumentFrequency(TermMap[term, term frequency ]) Declare a HashMap variable InverseDocumentFrequencyMap[term, inverseDocumentFreq]

FOR number of terms in TermMap
Calculate inverse document frequency of the term
IF inverse document frequency of the term < 0 THEN
inverse document frequency of the terms=0
END IF
STORE InverseDocumentFrequencyMap[term, inverseDocumentFreq]
END FOR
RETURN InverseDocumentFrequencyMap
END computeInverseDocumentFrequency

computeTermFrequencyWeightOfDocument(TermMap[term, term frequency ], DocumentLength)
Declare a HashMap variable TermFrequencyWeightMap[term, termFreqWeight]

FOR number of terms in TermMap
Calculate term frequency weight of term frequency, DocumentLength
STORE TermFrequencyWeightMap[term, termFreqWeight]
END FOR
RETURN TermFrequencyWeightMap
END computeTermFrequencyWeightOfDocument
```

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