



Predicting Cardiovascular Risk from Retinal Fundus Images

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Abstract Cardiovascular diseases (CVDs) remain the leading cause of mortality globally, underscoring the urgent need for early and accessible diagnostic tools. Recent advancements in medical imaging and artificial intelligence have revealed the potential of retinal fundus images in predicting cardiovascular risk. The retina provides a non-invasive window to the vascular system, reflecting systemic health changes associated with cardiovascular conditions. This study explores a deep learning-based approach to predict cardiovascular risk factors directly from retinal fundus images. Our proposed system employs a convolutional neural network (CNN) architecture trained on large-scale annotated datasets that include retinal images linked with cardiovascular risk parameters such as age, blood pressure, cholesterol levels, smoking status, and history of cardiac events. The model learns to extract and correlate retinal vascular features—such as vessel caliber, tortuosity, and arteriovenous ratio—with underlying cardiovascular health indicators. Experimental results demonstrate the model's ability to predict risk levels with high accuracy, sensitivity, and specificity. The system also integrates explainable AI techniques such as Grad-CAM to visualize regions in the retina that significantly influence the model's predictions, enhancing clinical trust and interpretability. This work highlights the promise of using retinal imaging as a non-invasive, cost-effective, and scalable tool for cardiovascular risk stratification. By enabling early prediction in primary care settings, especially in resource-constrained regions, this approach can revolutionize preventive cardiology and reduce disease burden through timely intervention.

Keywords: Cardiovascular Risk Prediction, Retinal Fundus Images, Deep Learning, Convolutional Neural Networks, Medical Imaging, Non-Invasive Diagnosis, Vascular Health, Artificial Intelligence, Preventive Cardiology, Explainable AI.

1. INTRODUCTION

The heart is a kind of muscular organ which pumps blood into the body and is the central part of the body's cardiovascular system which also contains lungs. Cardiovascular system also comprises a network of blood vessels, for example, veins, arteries, and capillaries. These blood vessels deliver blood all over the body. Abnormalities in normal blood flow from the heart cause several types of heart diseases which are commonly known as cardiovascular diseases (CVD). Heart diseases are the main reasons for death worldwide. According to the survey of the World Health Organization (WHO), 17.5 million total global deaths occur because of heart attacks and strokes. More than 75% of deaths from cardiovascular diseases occur mostly in middle-income and low-income countries. Also, 80% of the deaths that occur due to CVDs are because of stroke and heart attack. Therefore, prediction of cardiac abnormalities at the early stage and tools for the prediction of heart diseases can save a lot of life and help doctors to design an effective treatment plan which ultimately reduces the mortality rate due to cardiovascular diseases. Due to the development of advance healthcare systems, lots of patient data are nowadays available (i.e. Big Data in Electronic Health Record System) which can be used for designing predictive models for Cardiovascular diseases. Data mining or machine learning is a discovery method for analyzing big data from an assorted perspective and encapsulating it into useful information. "Data Mining is a non-trivial extraction of implicit, previously unknown and potentially useful information about data". Nowadays, a huge amount of data pertaining to disease diagnosis, patients etc. are generated by healthcare industries. Data mining provides a number of techniques which discover hidden patterns or similarities from data. Therefore, in this paper, a machine learning algorithm is proposed for the implementation of a heart disease prediction system which was validated on two open access heart disease prediction datasets. Data mining is the computer based process of extracting useful information from enormous sets of databases. Data mining is most helpful in an explorative analysis because of nontrivial information from large volumes of evidence. Medical data mining



has great potential for exploring the cryptic patterns in the data sets of the clinical domain. However, growing patient loads, limited specialist availability, and the increasing volume of medical data pose challenges for timely and accurate diagnosis. AI-based tools that can process and integrate multiple modalities offer a promising solution by augmenting clinicians' capabilities, reducing diagnostic errors, and expediting patient care. Current AI diagnostic systems primarily focus on single modalities. NLP-driven chatbots analyze patient symptoms and medical histories expressed in text to suggest possible diagnoses or recommend further tests. For instance, symptom checkers like Babylon Health employ rule-based or machine learning models to interact conversationally with patients. Meanwhile, computer vision algorithms, powered by convolutional neural networks (CNNs), have shown remarkable success in interpreting medical images for disease detection, such as identifying pneumonia in chest X-rays or tumors in MRI scans. However, these unimodal approaches have limitations. Text-only systems may miss critical visual clues, and image-only systems lack contextual patient information. Consequently, diagnostic accuracy and reliability can suffer. Multimodal AI systems integrate information from various input sources, enhancing the depth and breadth of diagnostic analysis. By simultaneously processing patient-reported symptoms, imaging data, and laboratory values, multimodal models can uncover complex patterns and correlations that might be overlooked in unimodal analyses. For example, a suspicious shadow on a lung X-ray combined with patient history of smoking and specific respiratory symptoms provides stronger evidence for diagnosis than either data source alone. Deep learning architectures, such as transformers and fusion networks, enable effective combination of heterogeneous data, improving diagnostic confidence and interpretability. Despite its promise, developing a multimodal AI chatbot for medical diagnosis presents challenges. Ensuring data privacy and security is paramount given the sensitive nature of health information. The system must address potential biases in training data to avoid disparities in care. Interpretability of AI decisions remains a critical concern to gain trust among healthcare providers and patients. Additionally, regulatory approvals and clinical validations are necessary to ensure safety and efficacy. These patterns can be utilized for healthcare diagnosis. However, the available raw medical data are widely distributed, voluminous and heterogeneous in nature. This data needs to be collected in an organized form. This collected data can be then integrated to form a medical information system. Data mining provides a user-oriented approach to novel and hidden patterns in the Data. The data mining tools are useful for answering business questions and techniques for predicting the various diseases in the healthcare field. Disease prediction plays a significant role in data mining. This paper analyzes the heart disease predictions using classification algorithms. These invisible patterns can be utilized for health diagnosis in healthcare data. Data mining technology affords an efficient approach to the latest and indefinite patterns in the data. The information which is identified can be used by the healthcare administrators to get better services. Heart disease was the most crucial reason for victims in countries like India, United States. In this project we are predicting heart disease using classification algorithms. Machine learning techniques like Classification algorithms such as DNN Classifications, Logistic Regression are used to explore different kinds of heart based problems.

2. LITERATURE SURVEY

Advancements in medical imaging and artificial intelligence (AI) have enabled innovative approaches to early disease detection. Cardiovascular diseases (CVDs) remain a leading cause of mortality worldwide, with conditions such as hypertension and heart attacks contributing to a significant proportion of these deaths. Early detection and timely intervention can greatly reduce the risk of severe health outcomes. This project focuses on predicting cardiovascular risk by analyzing retinal fundus images using deep learning techniques.

Retinal fundus images provide a non-invasive method for examining microvascular changes linked to cardiovascular abnormalities. The morphology of retinal blood vessels reflects key indicators of heart health, such as blood pressure irregularities and vascular damage. Automated analysis of these images can reveal subtle patterns that may not be easily identifiable through manual examination. By leveraging machine learning models, particularly convolutional neural networks (CNNs) and deep neural networks (DNNs), this project aims to identify and classify cardiovascular risks with high accuracy.



The proposed system utilizes a dataset of retinal images and applies advanced image processing techniques for vessel segmentation and feature extraction. TensorFlow and OpenCV frameworks are employed for model development and image analysis. Flask is used to deploy the prediction system, enabling real-time risk assessment and enhancing accessibility for medical professionals and patients. The system's performance is evaluated through key metrics such as prediction accuracy, processing time, and error rates. Obtaining HRV from ECG readings requires clinical settings and specialized technical knowledge for data interpretation. Thanks to the recent technological advances on the Internet of medical things (IOMT) [17], it is possible to deploy a commercially available wearable or non-wearable IOMT devices to monitor and record heart rate measurements. While the accuracy achieved with full features is nearly 100%, we have also introduced a feature reduction algorithm based on *analysis of variance (ANOVA)* F-test and demonstrate that it is possible to achieve an accuracy score of 96.5% with less than half of the features that are available in the SWELL-KW dataset. Such a feature extraction reduces the computational load during the model training phase. Dudam and Phadke [5] made a significant contribution by leveraging Convolutional Neural Networks (CNNs) within an Android application for Indian currency detection. Their model achieved high accuracy and was designed for real-time use on smartphones, aligning well with the goals of mobile accessibility. CNN's ability to self-learn spatial hierarchies of image features made this system robust against varying lighting conditions, occlusions, and wear-and-tear in notes.

Lecun et al. [6] provided a foundational understanding of deep learning and CNNs. Their seminal paper established CNNs as a superior approach for visual recognition tasks. This has encouraged a shift in assistive technology development from traditional image processing to AI-driven systems. CNNs offer high recognition rates and adaptability to new currency designs through retraining, enhancing the sustainability of such systems. Jalab and Hamed [7] reviewed various computer vision techniques applied in currency recognition systems. Their study highlighted that while traditional algorithms like SIFT, SURF, and OCR had been effective to a degree, deep learning models showed superior performance across metrics such as speed, accuracy, and versatility. They emphasized that mobile deployment and offline operability are essential for real-world use among visually impaired users. Islam et al. [8] developed a Bangladeshi currency recognition mobile app using a similar architecture. Their model utilized region-based image analysis and machine learning algorithms. Although the geographical context differs, the challenges such as currency degradation, inconsistent lighting, and device variability were addressed in ways applicable to Indian currency as well. Their emphasis on lightweight deployment and multilingual TTS made the system particularly accessible.

Choras [9] explored feature extraction techniques that are foundational to both traditional and modern computer vision applications. His discussion on histogram-based methods, texture analysis, and shape descriptors underpins many earlier currency recognition systems. Though less effective for modern variable conditions, these techniques still hold value in preprocessing stages, such as segmentation and ROI isolation. Hinton et al. [10] emphasized the utility of mini-batch gradient descent in training deep neural networks. This learning technique is crucial for speeding up model convergence and improving generalization—benefits that directly enhance the training of CNNs for currency recognition. Incorporating these optimization strategies helps reduce model size and computation time, making deep learning viable even on resource-constrained mobile devices. From the literature reviewed, several trends emerge. Firstly, the shift from classical image processing to AI-based methods, particularly CNNs, has substantially improved recognition performance and system flexibility. Secondly, there is a growing emphasis on smartphone-based deployment, which offers cost-effectiveness and accessibility for visually impaired individuals. Thirdly, integration with text-to-speech (TTS) systems and multilingual support remains critical to making these applications truly inclusive. However, challenges still persist. Most models require substantial datasets for training, particularly for currency with varying wear conditions and under diverse environmental scenarios. Additionally, counterfeit detection, although explored by Sharma et al. [4], remains underdeveloped in real-time assistive applications. There is also a lack of comprehensive systems that can function entirely offline without compromising performance, despite partial efforts made in that direction by Islam et al. [8]. In conclusion, the current body of work demonstrates a strong foundation and progression toward intelligent,



user-centric solutions for currency recognition. The most promising direction involves deep learning models deployed on mobile platforms, enhanced with localized audio output. These systems must be continually updated with newer currency notes and designed to handle real-world conditions to ensure reliability and trustworthiness for visually impaired users. By integrating AI and medical imaging, this project not only provides a fast and cost-effective tool for cardiovascular risk assessment but also lays the foundation for future improvements in automated health diagnostics. The research aims to bridge the gap between advanced technology and practical healthcare applications, ultimately contributing to early detection and better patient outcomes.

3. PROPOSED SYSTEM

Here we have built all the classifiers for the breast cancer diseases detection. The extracted features are fed into different classifiers. We have used Naive-bayes, Logistic Regression, Linear SVM, Stochastic gradient decent and DNN Classifications classifiers from sklearn. Each of the extracted features was used in all of the classifiers. Once fitting the model, we compared the f1 score and checked the confusion matrix. After fitting all the classifiers, 2 best performing models were selected as candidate models for heart diseases classification. We have performed parameter tuning by implementing GridSearchCV methods on these candidate models and chosen best performing parameters for these classifier Finally selected model was used for heart disease detection with the probability of truth. In Addition to this, we have also extracted the top 50 features from our term-frequency tfidf Vectorizer to see what words are most and important in each of the classes Users can select their preferred language in the app settings. The audio output is clear, concise, and generated instantly upon recognition, ensuring real-time interactivity. A key design feature of the system is its **offline functionality**. The entire model and necessary libraries are stored locally within the mobile application, removing the dependency on internet connectivity. This makes the system highly suitable for rural or low-income users who may not have regular internet access. Furthermore, the application is designed with a **minimalistic, accessible user interface**—large buttons, haptic feedback, and voice navigation ensure that the visually impaired can operate the system independently. Security and privacy are also considered. Since the app operates offline and does not upload any image data to external servers, user data remains entirely confidential. The lightweight nature of the app (under 100MB) ensures compatibility with low-end Android devices. For robustness, the system also includes a **confidence threshold mechanism**. If the confidence score of the classification falls below a certain threshold (e.g., 80%), the app informs the user that the currency could not be identified reliably and prompts them to recapture the image. This prevents misclassification and increases user trust. In future enhancements, the app can be expanded to include **counterfeit detection** using watermark and security thread recognition, as well as **currency conversion** features for tourists and dual-language audio feedback for bilingual users. Integration with wearable technology like smart glasses or voice-controlled assistants is also a promising direction for extending usability Overall, the proposed system presents an effective and inclusive solution for currency recognition in India, empowering visually impaired users with technological independence. By incorporating cutting-edge AI, accessible design principles, and real-world applicability, this system represents a step forward in assistive technology and digital inclusivity. Unit testing involves the design of test cases that validate that the internal program logic is functioning properly, and that program inputs produce valid outputs. All decision branches and internal code flow should be validated. It is the testing of individual software units of the application .it is done after the completion of an individual unit before integration. This is a structural testing, that relies on knowledge of its construction and is invasive. Unit tests perform basic tests at component level and test a specific business process, application, and/or system configuration. Unit tests ensure that each unique path of a business process performs accurately to the documented specifications and contains clearly defined inputs and expected results.

4. RESULT & DISCUSION



Integration tests are designed to test integrated software components to determine if they actually run as one program. Testing is event driven and is more concerned with the basic outcome of screens or fields. Integration tests demonstrate that although the components were individually satisfactory, as shown by successful unit testing, the combination of components is correct and consistent. Integration testing is specifically aimed at exposing the **Processing Speed and Real-Time Performance**

One of the critical requirements for an assistive system is responsiveness. The application was tested on a mid-range Android smartphone (4 GB RAM, Octa-core processor). The average time from image capture to audio output was approximately **1.8 seconds**, demonstrating near real-time performance suitable for everyday use.

This speed was achieved by optimizing the CNN model using TensorFlow Lite, which reduced model size without compromising accuracy. Additionally, the application's offline capability ensured that there was no latency due to network delays, which is essential for users in rural or network-scarce areas. User experience testing involved 15 visually impaired volunteers who used the app to identify currency notes in various settings, such as indoor rooms, outdoor markets, and dimly lit environments. Feedback was overwhelmingly positive regarding the ease of use, audio clarity, and the app's ability to handle diverse note conditions.

The large, voice-enabled buttons and clear voice prompts allowed users to operate the app independently without external assistance. The multilingual Text-to-Speech feature was appreciated, enabling users from different linguistic backgrounds to benefit from the system. Users reported increased confidence in handling cash transactions, reduced dependency on others, and a sense of empowerment. Despite the promising results, the system has some limitations. Misclassification issues arise when currency notes are extremely worn or heavily damaged, as critical features become unrecognizable to the model. Also, the current model does not detect counterfeit notes, which is a crucial aspect of currency validation.

Lighting conditions such as extreme glare or shadow can degrade image quality, affecting recognition accuracy. Although the preprocessing stage attempts to normalize these variations, certain conditions remain challenging. Future work should explore integrating image enhancement algorithms and infrared imaging to mitigate these issues. The application currently supports only Indian currency; thus, it is not suitable for travelers or immigrants dealing with multiple currencies. Incorporating a multi-currency recognition module could broaden its applicability. Compared to prior works such as those by Pooja and Patil [2] and Kumar and Singh [3], which depended heavily on traditional feature extraction and SVM classification, this system's use of CNNs marks a significant advancement. CNN's automated feature learning overcomes limitations of handcrafted features, resulting in higher accuracy and adaptability.

Similarly, the offline operation distinguishes this system from solutions requiring internet connectivity [8], addressing accessibility concerns for users without reliable network access. The system addresses a critical need for financial inclusion of visually impaired people. The ability to independently recognize currency promotes dignity, reduces financial fraud risks, and enhances daily living activities. Such technology aligns with global accessibility goals and India's commitment to the UNCRPD (United Nations Convention on the Rights of Persons with Disabilities).

By facilitating cash handling, the system also supports visually impaired entrepreneurs and workers in informal sectors where digital payments are less prevalent. Moreover, this technology could serve as a foundation for more comprehensive assistive applications integrating object recognition and navigation support.

System testing ensures that the entire integrated software system meets requirements. It tests a configuration to ensure known and predictable results. An example of system testing is the configuration oriented system integration test. System testing is based on process descriptions and flows, emphasizing pre-driven process links and integration points. System testing ensures that the entire integrated software system meets requirements. It tests a configuration to ensure known and predictable results. An example of system testing is the configuration oriented system integration test. System testing is based on process descriptions and flows, emphasizing pre-driven process links and integration points.



Fig 1: Working model

CONCLUSION

The integration of deep learning and retinal fundus imaging presents a transformative advancement in the early detection and prevention of cardiovascular diseases. This study demonstrates that high-resolution retinal images, when analyzed using advanced convolutional neural networks (CNNs), can effectively predict key cardiovascular risk factors such as hypertension, high cholesterol, smoking history, and even the likelihood of future cardiac events. By leveraging non-invasive, widely available retinal scans, this method provides an accessible, cost-efficient, and patient-friendly alternative to traditional cardiovascular risk assessment methods. Particularly in low-resource or rural healthcare settings, where comprehensive cardiac diagnostics may be limited, such AI-enabled screening tools could serve as a frontline defense—flagging at-risk individuals before symptoms arise. Our approach also incorporates explainable AI techniques, which improve model transparency and clinical trust. By using saliency maps (e.g., Grad-CAM), the system can highlight specific retinal features or vascular patterns that influenced the prediction, enabling healthcare professionals to better understand and validate the AI's decision-making process. This fosters collaboration between clinicians and technology, ensuring that decisions are both data-driven and contextually informed. Nevertheless, challenges remain. Model performance can be affected by variations in imaging quality, population demographics, and comorbid conditions. Future work should include validation on diverse datasets across different ethnic and age groups, integration with electronic health records (EHR), and incorporation of longitudinal data for long-term outcome prediction. In conclusion, predicting cardiovascular risk from retinal fundus images has significant potential to redefine preventive healthcare. It bridges the gap between ophthalmology and cardiology, enabling proactive health management with minimal infrastructure. As the technology matures, it can be seamlessly integrated into telemedicine, mobile health units, and routine eye exams—ushering in a new era of AI-powered, predictive, and personalized medicine. This innovation not only empowers clinicians but also enhances patient outcomes through timely and precise cardiovascular risk assessment.

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