



## A Review of Cardiovascular Disease Risk Prediction through Retinal Using Deep Learning Techniques

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### ABSTRACT :

Cardiovascular diseases(CVD) are a major global health concern, emphasizing the need for early detection and intervention. Retinal images, which provide detailed visualization of the eye's blood vessels, offer a non-invasive method to assess cardiovascular health. This project focuses on utilizing retinal image datasets to identify patterns associated with CVD risk, providing a pathway for effective prediction and early warning systems. The study processes retinal images to extract features such as blood vessel structure, density, and abnormalities. These features are analyzed to determine potential correlations with cardiovascular conditions. In cases where direct labels for disease presence or risk are unavailable, techniques are applied to identify patterns and group images based on visual similarities. Collaborations with medical experts help validate the observations and improve the interpretation of results. To enhance accessibility, a web-based platform is developed using Flask. This platform allows users to upload retinal images for automated analysis. The application processes the uploaded images, extracts relevant features, and provides an assessment of cardiovascular risk. The integration of advanced image analysis techniques with a user-friendly interface ensures that the system can be utilized in diverse settings, including areas with limited medical resources. This approach combines image processing, feature extraction, and machine learning to enable a comprehensive evaluation of retinal images for CVD risk prediction. By providing an accessible and scalable solution, it aims to assist healthcare providers in identifying at-risk individuals and prioritizing interventions.

**Key Words:** Cardiovascular Health, Retinal Imaging, Health Risk Assessment, Image-Based Prediction, Digital Health Application

### INTRODUCTION

Cardiovascular diseases (CVDs), such as heart attacks and strokes, are the leading cause of death worldwide. According to the World Health Organization (WHO), millions of people die every year due to heart-related conditions. While many of these diseases are preventable, they continue to affect people of all ages. Early detection plays a crucial role in reducing the severity of these conditions. Identifying risk factors early allows individuals to make necessary lifestyle changes and seek medical attention before the condition worsens.

Traditional methods for diagnosing heart disease, including blood tests, physical exams, and reviewing a patient's medical history, can be expensive and time-consuming. Additionally, advanced healthcare facilities are not always available in many parts of the world, making it difficult for people in remote or underserved areas to receive timely diagnoses. This has prompted researchers to explore more accessible and efficient ways to detect heart disease. One of the most promising developments in this field is retinal imaging, which examines the blood vessels in the eye to assess cardiovascular health.

The retina at the back of the eye is the only place in the human body where blood vessels can be directly observed without invasive procedures. These retinal blood vessels share similarities with those in the heart, meaning that changes in the eye's blood vessels can indicate broader circulatory problems. For example, if the arteries in the retina are narrowed or if there are abnormal blood flow patterns, it could be an early sign of high blood pressure, diabetes, or cholesterol buildup—major risk factors for heart disease. Research has shown that these retinal changes can appear years before symptoms such as chest pain or shortness of breath, making the eye a valuable tool for early heart disease detection. Retinal imaging techniques like fundus photography and optical coherence tomography (OCT) help doctors capture high-quality images of the retina. Fundus photography provides a clear picture of the retina's structure, while OCT scans offer cross-sectional views of the deeper layers of the eye. An advanced technique, optical coherence tomography angiography (OCT-A), enables doctors to see how blood flows through retinal vessels. These imaging techniques are painless, quick, and safe, making them ideal for routine health screenings.

Despite its potential, manually analyzing retinal images for signs of heart disease is challenging. The early indicators of disease can be subtle and difficult to detect with the naked eye. This is where artificial intelligence (AI) comes into play. AI-powered systems, particularly deep learning models, can analyze vast amounts of retinal images and identify patterns linked to cardiovascular risk factors such as high blood pressure,

smoking, and obesity. One of the most effective AI models for this purpose is the Convolutional Neural Network (CNN), which excels in recognizing complex patterns in medical images. These models improve over time as they learn from thousands of images, sometimes even outperforming human experts in detecting heart disease risks. AI can predict key cardiovascular indicators like blood pressure, cholesterol levels, and overall heart health based on retinal images, offering a cost-effective and non-invasive screening solution.

Until recently, retinal imaging required specialized equipment that was expensive and not widely available, limiting its use in many regions. However, technological advancements have led to the development of portable retinal imaging devices that can be attached to a smartphone. Tools like Peek Retina and D-Eye allow healthcare workers to capture high-quality retinal images using just a smartphone camera. These images can then be uploaded to AI-powered cloud systems for instant analysis, making heart disease screening more accessible and affordable. This innovation is particularly beneficial for remote areas where access to specialized medical facilities is limited. To improve AI models for retinal analysis, researchers rely on large datasets containing retinal images and corresponding health information. Publicly available datasets like MESSIDOR, DRIVE, STARE, and RASTA contain thousands of retinal images, along with patient data such as blood pressure levels, cholesterol readings, and smoking history. Training AI models on diverse datasets ensures that the technology is effective across different ethnic and geographic groups, making screenings more reliable for everyone.

Despite these advancements, challenges remain. The quality of retinal images can vary due to poor lighting, eye movement, or improper positioning, leading to potential misdiagnoses. Researchers are working on AI tools that can automatically filter out low-quality images to improve accuracy. Another concern is ensuring that AI models remain unbiased. Since many AI models are trained on data from specific populations, they may not work as effectively for people from underrepresented communities. Expanding data collection efforts and incorporating diverse populations is essential to making AI-based retinal screening universally reliable. Looking toward the future, combining retinal imaging with other technologies could further enhance heart disease detection. Wearable devices that monitor heart rate, blood pressure, and other vital signs could be integrated with AI-powered retinal analysis to provide a more comprehensive picture of cardiovascular health. Additionally, telemedicine platforms could allow individuals to send retinal images to specialists for analysis, leading to faster and more efficient diagnoses. The ability to detect heart disease through a simple eye exam can transform healthcare. Routine eye checkups, which many people already undergo, could double as heart disease screenings. High-risk individuals could receive personalized lifestyle recommendations, such as dietary changes and exercise plans, to lower their risk before severe symptoms develop. This approach could also significantly reduce healthcare costs by preventing severe heart conditions that require expensive treatments.

Retinal imaging combined with AI represents a groundbreaking advancement in tackling cardiovascular diseases. By identifying early warning signs in the eye, this method offers a non-invasive, affordable, and widely accessible screening tool. As technology continues to evolve, further improvements in imaging devices, AI algorithms, and telemedicine solutions will strengthen the role of retinal imaging in preventing heart disease, ultimately saving millions of lives worldwide.



**Fig 1: Fundus Images**

Fundus images are special photos taken from inside the eye, mainly showing the retina. The retina is a very important part of the eye because it helps us see and contains many tiny blood vessels. These images are captured using a special camera called a fundus camera, which takes clear pictures of the back of the eye, including the retina, optic disc, macula, and blood vessels. Doctors usually use fundus images to check for eye problems like diabetic retinopathy, glaucoma, or age-related macular degeneration. But now, researchers have found that these images can also give useful information about a person's overall health. This is because changes in the blood vessels of the retina may also reflect changes happening in the heart or other parts of the body.

In this project, we use fundus images to predict the risk of CVD. Since the blood vessels in the retina are closely linked to the heart and other body systems, they can show early signs of heart-related problems. This means we can use these eye images to find out if someone might be at risk of having heart disease, even before they have any symptoms. Using deep learning and advanced computer models, we can automatically study these fundus images and detect patterns that a human doctor might miss. This method is simple, fast, and does not need any painful tests. It can help in early detection, better monitoring, and even prevention of serious health problems like heart disease. So, fundus imaging is not just helpful for eye care anymore — it is now becoming a valuable tool in the field of general health and preventive healthcare.

## LITERATURE SURVEY

This paper explores the use of deep learning techniques for assessing cardiovascular risks through retinal images, highlighting their potential to enhance early disease detection and diagnostic accuracy. Various AI models contribute to this process—CNNs assist in image classification, U-Net helps in blood vessel segmentation, and Inception-ResNet-v2 aids in detecting heart-related diseases. Additionally, VGG-19 plays a role in identifying eye conditions, while MobileNet-V2 predicts cardiovascular risks, and GANs improve image quality for better analysis. Despite achieving high accuracy, often exceeding 93%, challenges such as limited data availability, reproducibility issues, and high computational requirements remain. The study emphasizes the significance of utilizing datasets like DRIVE (40 images), UK Biobank (71,000 images), and Qatar Biobank (12,000 images) to advance deep learning-based approaches in cardiovascular disease detection. [1]

This paper explores the use of neural networks in predicting heart disease through retinal image analysis, emphasizing the correlation between retinal blood vessel health and early indicators of cardiovascular conditions such as microaneurysms. Artificial Neural Networks (ANN) play a key role in identifying patterns and making disease predictions, while Singular Spectrum Analysis (SSA) aids in microaneurysm detection. Image processing techniques are employed to enhance image quality by reducing noise, facilitating a clearer analysis of retinal blood vessels. The study highlights how neural networks continuously learn and refine their predictions, enabling automated and more accurate disease detection. Additionally, incorporating multiple classifiers, such as Random Forest, improves diagnostic precision. However, the effectiveness of neural networks depends on the availability of large, high-quality datasets, and the training process requires significant computational resources. The research utilizes the DRIVE database, a publicly available dataset for retinal blood vessel segmentation, supporting the development and evaluation of deep learning models for cardiovascular risk assessment. [2]

This paper investigates the integration of deep learning with fundus OCT images for predicting cardiovascular diseases, leveraging eye imaging as a non-invasive screening tool. By combining fundus and OCT images, the study enhances prediction accuracy, while also incorporating patient data to improve the overall understanding of heart disease risks. Since eye scans are commonly performed during routine check-ups, this approach offers a convenient method for early cardiovascular screening. However, the model's complexity makes interpretation challenging, and its effectiveness depends on access to large, high-quality datasets. Additionally, a limited or non-diverse dataset increases the risk of overfitting. The study employs MCVAE for feature extraction and a Transformer Network Classifier for advanced data classification. The research is supported by data from the UK Biobank, which contains eye images from over 500,000 individuals, making it a valuable resource for cardiovascular health studies. [3]

This paper explores the use of deep learning for detecting and predicting cardiovascular diseases through fundus imaging, highlighting the role of AI in enhancing medical diagnosis. Eye scans provide a safe, cost-effective, and accessible method for disease detection, and integrating AI enables faster diagnoses, improving treatment outcomes and potentially saving lives. The study emphasizes that combining eye scans with additional medical data enhances prediction accuracy. However, challenges such as limited data availability and the current unreliability of AI in medical applications hinder its widespread adoption, necessitating further research to improve accuracy. The study utilizes CNNs and DNNs to analyze eye scans and employs Grad-CAM to interpret AI-driven predictions. Due to the lack of a dedicated heart disease dataset, a diabetic retinopathy dataset is used, highlighting the need for specialized datasets in future research. The study suggests that future work should focus on improving dataset quality, refining AI models, and incorporating more medical data to enhance prediction reliability. [4]

This paper presents a systematic review and meta-analysis on the use of deep learning (DL) algorithms to predict CVD risk through retinal imaging. By analyzing patterns in the retina linked to heart health, DL provides a non-invasive approach for early disease detection. Since retinal blood vessels share similarities with those in the heart, eye exams can serve as an effective screening tool for cardiovascular conditions. Early identification of risk factors through retinal images allows timely medical intervention, potentially preventing severe health complications. However, the study highlights limitations, as many existing models rely on past datasets that may not be applicable to diverse populations, reducing their generalizability. While deep learning techniques enhance predictive accuracy by processing complex retinal images, the effectiveness of these models depends on dataset quality. Current studies use datasets ranging from a few hundred to millions of images, but many lack external validation or sufficient data transparency. The paper emphasizes the need for larger, more diverse datasets to refine DL models and improve their reliability in assessing cardiovascular risk. [5]

This paper explores the use of retinal OCT imaging for predicting CVD by analyzing latent representations from OCT images combined with patient metadata. Integrating retinal imaging with metadata enhances classification accuracy, reducing misclassifications in CVD+ cases compared to traditional classifiers. Additionally, the study improves interpretability by identifying specific regions of OCT images relevant for assessing cardiovascular risk. However, challenges remain, including resolution limitations due to light scattering in spectral domain OCT images and an increased risk of false positives, where healthy individuals may be misclassified as at risk. The study employs a Random Forest classifier trained on latent representations from OCT images, optimizing hyperparameters through a combination of grid search and empirical experimentation. The dataset consists of OCT images and metadata from 2,846 patients, divided into training, validation, and test sets in a 5:2:3 ratio. To further enhance analysis, seven distinct datasets were generated using different data combinations, including left eye, right eye, and metadata. [6]

This paper introduces the CardioSightFrame deep learning framework for the early detection of heart attack risk and cardiovascular conditions using retinal images. CardioSightFrame demonstrates superior performance over existing algorithms, achieving 90.5% accuracy while reducing computational overhead for faster diagnosis. The study highlights the importance of clinical validation to expand its applicability in healthcare and emphasizes the need for integrating diverse medical data to enhance AI interpretability. The framework utilizes deep learning models such as Residual Networks and Capsule Networks, with simulations conducted on a high-performance computing platform using PyTorch and Python. The dataset comprises 1,000 retinal images, randomly split into training and validation sets, along with 200 test images, incorporating samples from both healthy individuals and patients at varying levels of cardiovascular risk. Future research should focus on improving clinical validation, refining AI interpretability, and integrating additional medical data to enhance predictive accuracy. [7]

This paper explores the recognition of cardiovascular diseases (CVD) using retinal images, focusing on the optic cup-to-optic disc ratio for disease detection. By leveraging convolutional neural networks (CNNs), the study segments and classifies key retinal features such as blood vessels and

the optic disc, aiding in early detection of conditions like glaucoma and diabetic retinopathy. Automated image analysis enhances diagnostic accuracy while reducing manual effort. However, the effectiveness of these methods depends on high-quality datasets, requiring significant computing power and technical expertise. The study employs CNNs for image processing, incorporating entropy sampling techniques for noise reduction and feature extraction, while the Hough transform is applied to detect circular structures in retinal images. The primary dataset used is the DRIVE database, consisting of 40 retinal images, with 20 images designated for training and testing. Additionally, the DRIONS database is referenced for retinal image collection, reinforcing the study's approach to automated disease detection. [8]

This paper explores the use of deep learning for the early detection of cardiovascular risks through retinal fundus imaging, focusing on changes in retinal blood vessels that may signal health issues such as glaucoma, diabetes, or heart disease. By applying Convolutional Neural Networks (CNNs) and Bayesian Optimization, the study enhances model performance and accuracy in detecting heart disease from retinal scans. This approach offers a non-invasive, safe, and comfortable method for patients, enabling early detection and preventing severe health complications. However, the accuracy of the models depends on the availability of high-quality datasets, and implementing these deep learning models requires significant computational resources and expertise. The study uses a retinal fundus image collection, which plays a critical role in training and testing the deep learning models to ensure reliable results. [9]

This paper presents a deep learning approach for predicting cardiovascular disease (CVD) risk using retinal images, introducing the Reti-WHO model that enhances accuracy and stability over traditional methods. The model utilizes a Swin Transformer to analyze retinal images and incorporates Integrated Gradient Attention Visualization to highlight key areas influencing the model's predictions. Unlike traditional methods that may be impacted by lifestyle changes, the Reti-WHO model offers more stability in CVD risk prediction. With an  $R^2$  score of 0.503 and a correlation of 0.710 compared to WHO CVD scores, it shows strong performance. The model's interpretability is also improved through visualization techniques, making its predictions more understandable. However, the model's accuracy depends on high-quality retinal images, and short-term cardiovascular changes may not be detectable unless significant damage has occurred. The study used data from 3,765 participants, comprising 55,540 retinal images, which were divided into training, validation, and test sets, with 70% classified as high risk, 23% as low risk, and the remaining as borderline risk. Quality control of the retinal images ensured accurate predictions. [10].

**TABLE - I: COMPARISON OF DIFFERENT METHODS**

S. No.	Title	Authors	Advantages	Dis-Advantages	Algorithms / Techniques Used
[1]	An overview of deep-learning-based methods for cardiovascular risk assessment with retinal images	Ruben G. Barriada & David Masip (2024)	Deep learning models are very accurate, sometimes over 93%.  They find important details automatically	Good data is hard to find; high-quality images need powerful computers.  AI decisions can be hard to interpret.	CNNs classify images, U-Net finds blood vessels, VGG-19
[2]	Prediction of heart disease using retinal images by neural network algorithm.	Abitha Kujalambal, K.Abhirami, & Abikayil Aarthi. (2023)	Neural networks can learn and improve their predictions over time.  The system can also automate disease detection, making diagnoses faster and more accurate.	Models are complex and need high-quality data.  Small datasets risk overfitting and require strong computing.	Deep Learning (DL)  ANN Models Singular Spectrum Analysis (SSA)
[3]	Integrating Deep Learning with Fundus and Optical Coherence Tomography for Cardiovascular Disease Prediction	Cynthia Maldonado-Garcia1, Arezoo Zakeri, Alejandro F Frangi and Nishant Ravikumar (2023)	Using both fundus and OCT images improves accuracy in predicting heart disease.  The model combines medical images and patient data for better understanding	Past data may not be applicable; privacy laws hinder data sharing. More complex than simpler methods.	Transformer Network Classifier
[4].	Detection and Prediction of Cardiovascular Disease Using Fundus Images with Deep Learning.	Victoria Willis, Bing Zhou and Qingzhong Liu (2024)	Retinal imaging is a simple, non-invasive way to check heart health.  Since the blood vessels in the eye are	More clinical validation needed; clearer AI systems are required.	CNNs and DNNs

			similar to those in the heart, eye exams can help detect heart problems.		
[5].	A systematic review and meta-analysis of applying deep learning in the prediction of the risk of cardiovascular diseases from retinal images	Wenyi Hu, Fabian S. I Yui, Ruiye Chen, Xiny Zhang, Xianwen Shang (2023)	Eye scans are safe, easy, and affordable for detecting diseases.  AI helps in faster diagnosis, improving treatment and saving lives.	Limited resolution due to light scattering; works only with 2D images.	Deep learning (DL)
[6].	Predicting risk of cardiovascular disease using retinal OCT imaging	Cynthia Maldonado-Garciaa, Rodrigo Bonazzolaa, Enzo Ferranteb, Thomas H Julianc,d (2024)	The integration of retinal OCT imaging with metadata enhances classification performance.  This leads to fewer misclassifications in CVD+ cases compared to other classifiers.	Deep networks struggle with small datasets, affecting performance.	Random Forest classifier
[7].	Deep Learning Framework for Early Detection of Heart Attack Risk and Cardiovascular Conditions using Retinal Images	I. Sakthidevi, A. Srinivasan, R. Santhan Krishna , P. Ebby Darney (2023)	CardioSightFrame outperforms existing algorithms with 90.5% accuracy.  It offers faster diagnosis through reduced computational overhead.	Struggles with external datasets and age predictions.	CardioSightFrame, Residual Networks, and Capsule Networks, , PyTorch and Python.
[8]	Recognition of cardiovascular diseases through retinal images using optic cup to optic disc ratio	S. Palanivel Rajan (2022)	The methods help detect retinal diseases early, preventing vision loss from conditions	Study uses limited Asian data; unclear CACS prediction features.	CNN
[9].	Prediction of Diabetes Empowered with Fused Machine Learning.	Mr. R. Karthikeyan, Ms. M. Jayashree (2024)	This method helps identify heart disease risks early, preventing serious health problems.  It uses non-invasive retinal imaging, making it safe and comfortable for patients.	Low-quality images reduce prediction accuracy.	Convolutional Neural Networks (CNNs) , Bayesian
[10]	Enhancing stability in cardiovascular disease risk prediction	Mingguang He, Danli Shi, Pusheng Xu, Fan Song, Zhen Tian. (2023)	Retinal image-based CVD prediction is more stable than traditional methods, which can be affected by lifestyle changes.	Only works with 2D images, limiting use in 3D scenarios	Swin Transformer,

[11]	Prediction of Cardiovascular Risk Factors from Retinal Fundus Images using CNNs	Andrea Prenner (2021)	Predicts age and blood pressure well.  Trained on UK Biobank dataset for better accuracy.	Accuracy depends on high-quality, well-controlled datasets.	Convolutional Neural Networks (CNNs) Gaussian filtering
[12]	Predicting High Coronary Artery Calcium Score From Retinal Fundus Images With Deep Learning Algorithms	Jaemin Son, JooYoungShin, Eun J Chun, Kyu-HwanJung, KyuHyungPark and SangJunPark	Deep learning detects patterns linked to high CACS.  Potential tool for screening CVD risk.	Small datasets lead to incomplete training.	neural network based on the ImageNet-pretrained inception-v3 model
[13]	Retinal Imaging-Based Oculomics: Artificial Intelligence as a Tool in the Diagnosis of Cardiovascular and Metabolic Diseases	Laura Andreea Ghenciu Mirabela Dima, Emil Robert Stoicescu Roxana Iacob	Non-invasive, detects diseases early without surgery.  Provides deeper insights for better patient care.	Non-invasive, detects diseases early without surgery.  Provides deeper insights for better patient care.	Key tools in oculomics include Optical Coherence Tomography (OCT) and OCT Angiography (OCTA).
[14]	Deep Learning-Based Prediction of Stress and Strain Maps in Arterial Walls for Improved Cardiovascular Risk Assessment	Yasin Shokrollahi, Pengfei Dong 1, Changchun Zhou, Xianqi Li Linxia Gu,	cGAN model offers high accuracy (0.890) for stress prediction. Predicts stress in less than a second.	AI systems need clearer understanding for feature identification.	U-Net architecture and PatchGAN

#### 4. CONCLUSION

The integration of deep learning with retinal image analysis represents a transformative approach to cardiovascular disease screening and risk assessment. Across the reviewed studies, researchers have demonstrated that retinal vasculature provides valuable biomarkers for cardiovascular health, allowing for non-invasive, cost-effective, and accessible screening that can detect disease risk before clinical symptoms manifest. The progression from basic convolutional neural networks to sophisticated architectures like transformer networks and specialized frameworks shows the rapid advancement of this technology. Multiple studies have achieved impressive accuracy rates—some exceeding 90%—indicating strong clinical potential. Particularly promising is the trend toward multi-modal approaches that combine different imaging techniques (fundus photography and OCT) with patient metadata, significantly enhancing prediction accuracy. Models like CardioSightFrame and Reti-WHO demonstrate that retinal imaging-based predictions can be more stable than traditional risk assessment methods that fluctuate with lifestyle changes. However, significant challenges persist. High-quality, diverse datasets remain difficult to obtain, with most studies relying on relatively small or demographically limited samples. Model interpretability continues to be a concern, though recent work incorporating visualization techniques offers promising solutions. The computational requirements for implementing these models may limit deployment in resource-constrained settings, and standardization of image acquisition and processing techniques is still needed to ensure consistent results across different healthcare environments. Future research should focus on prospective, multi-center validation studies with demographically diverse populations to establish clinical reliability. Integration with other biomarkers and health data could further enhance predictive capabilities, while continued development of lightweight, efficient models will facilitate real-world implementation. As these challenges are addressed, retinal imaging combined with AI has enormous potential to revolutionize cardiovascular disease screening, enabling earlier intervention and potentially reducing the global burden of these diseases through more accessible, accurate, and cost-effective risk assessment.

The convergence of ophthalmology, cardiology, and artificial intelligence represented by this research illustrates how cross-disciplinary approaches can unlock new paradigms in preventive healthcare, paving the way for more personalized and proactive cardiovascular disease management.

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