CAPSTONE PROJECT

PREDICTING ELIGIBILITY FOR NSAP SCHEMES USING MACHINE LEARNING

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OUTLINE

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PROBLEM STATEMENT

Example: The National Social Assistance Programme(NSAP) is a key welfare initiative by the Government of India, targeting the elderly, widows, and disabled individuals in BPL households. The program includes multiple schemes, each with specific eligibility criteria.

Currently, manually verifying applications and assigning the correct scheme is timeconsuming and error-prone. Delays or misclassifications may deprive eligible applicants of essential aid.



PROPOSED SOLUTION

• The proposed solution is an end-to-end machine learning system designed to **predict the most appropriate NSAP scheme** for applicants based on their demographic and socio-economic profiles. This model aims to support government agencies in automating and accelerating the scheme allocation process, ensuring accurate and timely delivery of welfare benefits.

Data Collection:

- We utilized the **AI-KOSH dataset** provided under the Government of India's open data initiative.
- The dataset contains **district-wise pension data** under NSAP, including beneficiary counts by gender, caste, Aadhar, mobile status, and scheme codes.
- The data was obtained from <u>AI-KOSH portal</u>, which offers trusted and curated public datasets.

Data Preprocessing:

- Performed extensive data cleaning to handle missing, duplicate, or inconsistent entries.
- Applied **feature engineering** to normalize input variables and convert categorical data (like state/district) into machine-readable format using encoding techniques.
- Balanced the dataset to ensure fair training across all NSAP schemes (IGNOAPS, IGNWPS, IGNDPS).



PROPOSED SOLUTION

Model Development:

- Built a multi-class classification model using supervised machine learning algorithms such as Random Forest and XGBoost.
- Leveraged AutoAI in IBM Watsonx.ai Studio to automatically test and optimize multiple pipelines.
- The Model was Trained To identify the most probable **scheme code** for any new applicant based on input feature.

Deployment and Automation:

- The best-performing model (based on F1 score and accuracy) was **promoted to a deployment space** and served via an API endpoint.
- The solution is fully deployed on **IBM Cloud using Watsonx.ai runtime**, enabling real-time predictions.
- A user can now input socio-demographic details and instantly receive a predicted NSAP scheme eligibility.





SYSTEM APPROACH

We used IBM Cloud Lite and Watsonx.ai Studio to build and deploy our machine learning model. Below are the detailed steps followed during the system setup:

- Navigated to <u>IBM Cloud</u> and signed into the dashboard.
- > Opened the **Resource List** via the top-left menu and ensured all existing resources were cleared (should display 0 in all sections).
- > Searched for **Watsonx.ai Studio** in the catalog.
- > Selected a **Free service plan** and clicked **Create**.
- After the service was created, clicked Launch to open Watsonx.ai Studio.
- Selected Build and manage ML models, chose Watsonx.ai runtime, and clicked Next → Create.
- > Clicked Create a new project, gave it a name and description, and added cloud object storage.
- \triangleright Inside the project, navigated to Manage \rightarrow Services & Integrations \rightarrow Associate service \rightarrow Associate.
- Returned to the Overview, and clicked Build a Machine Learning Model Automatically (AutoAI).



SLIDE: ALGORITHM & DEPLOYMENT

The model building and deployment involved the following steps using **Watsonx.ai AutoAl**:

- Gave a name to the Project experiment and clicked **Associate**.
- Uploaded the dataset.
- If prompted for **Time Series Analysis**, selected **NO**.
- Choose the **target prediction column** as schemecode from the dropdown.
- Clicked **Run Experiment** to begin training the model.
- Waited for the training to complete and reviewed the **Relationship map** and **Progress visualizations**.
- Reviewed **Pipeline Leaderboard**, and selected the pipeline with **highest accuracy**.
- Clicked Save As \rightarrow viewed in project \rightarrow Promote to Space.
- Created a **deployment space** and promoted the model.
- Clicked **New Deployment**, associated the **Watsonx.ai Runtime**, and saved.
- Under **Overview**, selected the deployed model, and then clicked **Test**.
- Entered random test input values, clicked Predict, and repeated to verify predictions across data point

ALGORITHM & DEPLOYMENT

- Algorithm Selection:
 - **Random Forest** and **XGBoost** for multi-class classification.
- Data Input:
 - Age, gender, disability status, marital status, income level, district, etc.
- Training Process:
 - Stratified train-test split
 - Hyperparameter tuning using GridSearchCV
- Deployment:
 - Model hosted on IBM Watson Machine Learning
 - REST API endpoint for integration with form input systems



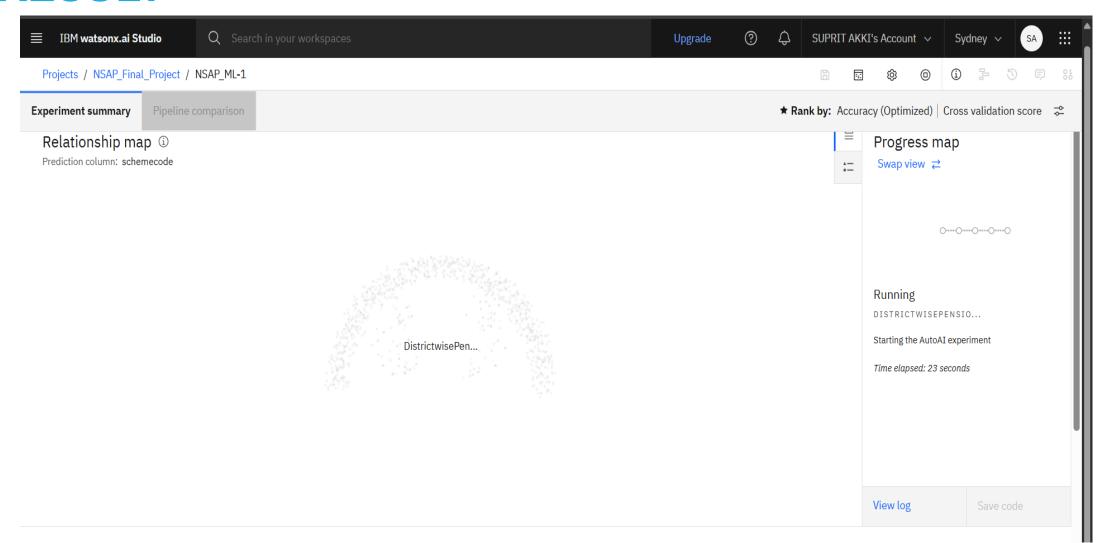
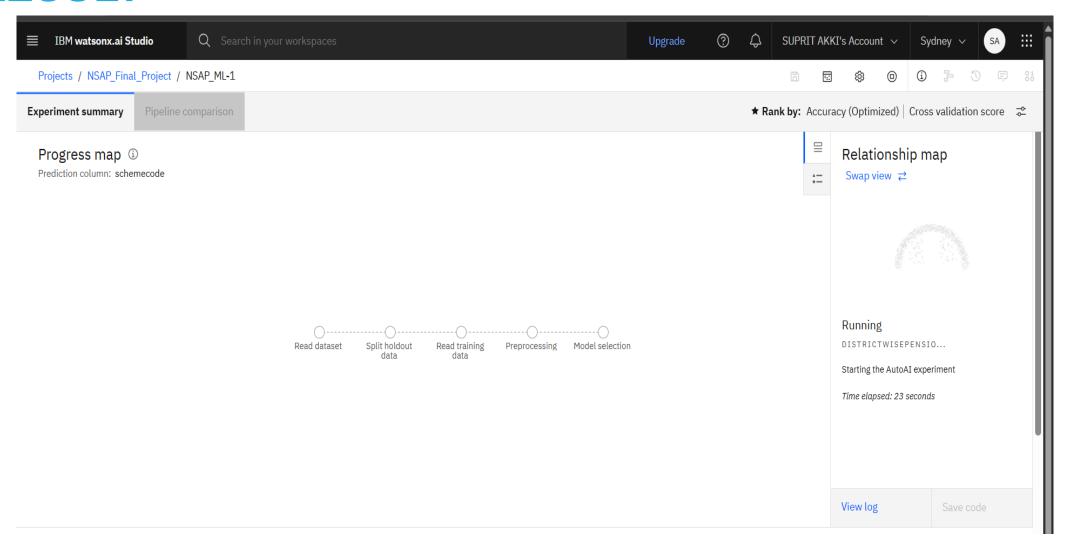


Fig 1.1 – Project Initialization in IBM Watsonx.ai Studio







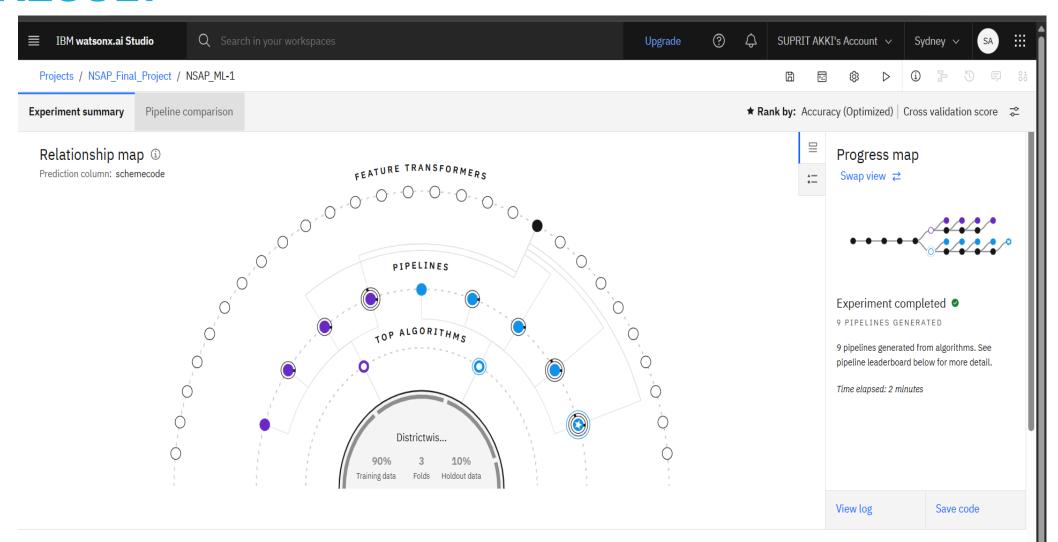
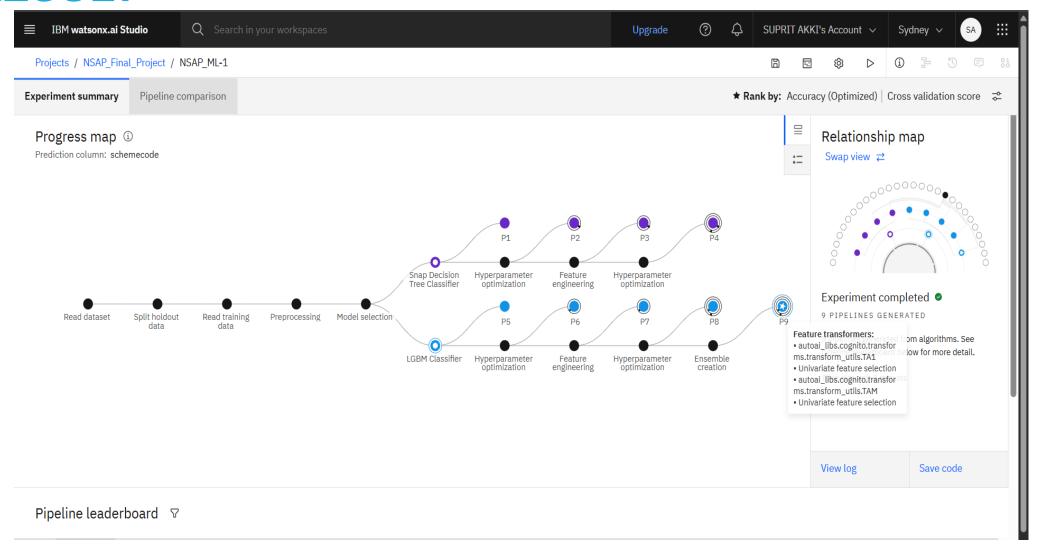


Fig 1.3 – Feature Relationship Map





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Fig 1.4 – Completed Progress map Model

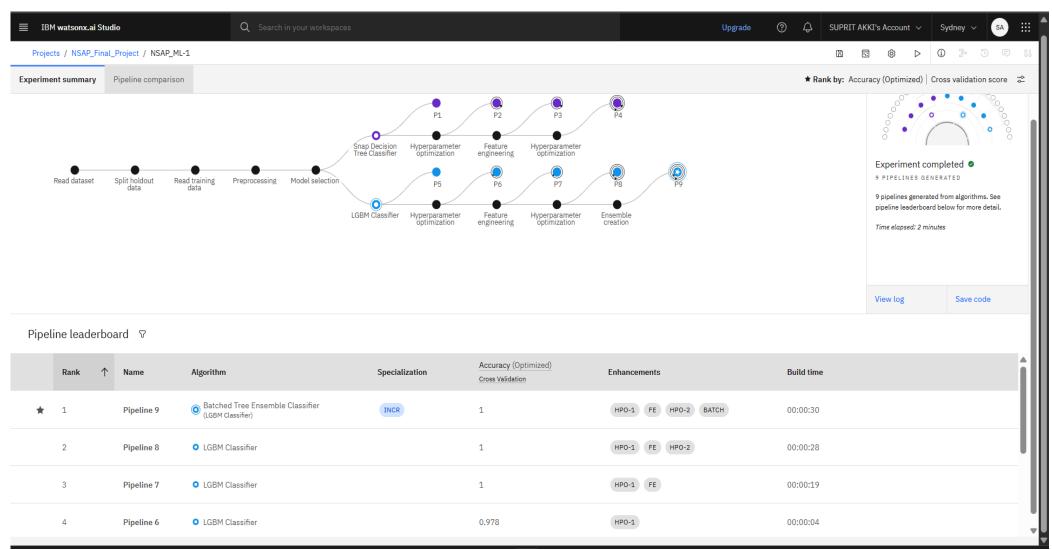


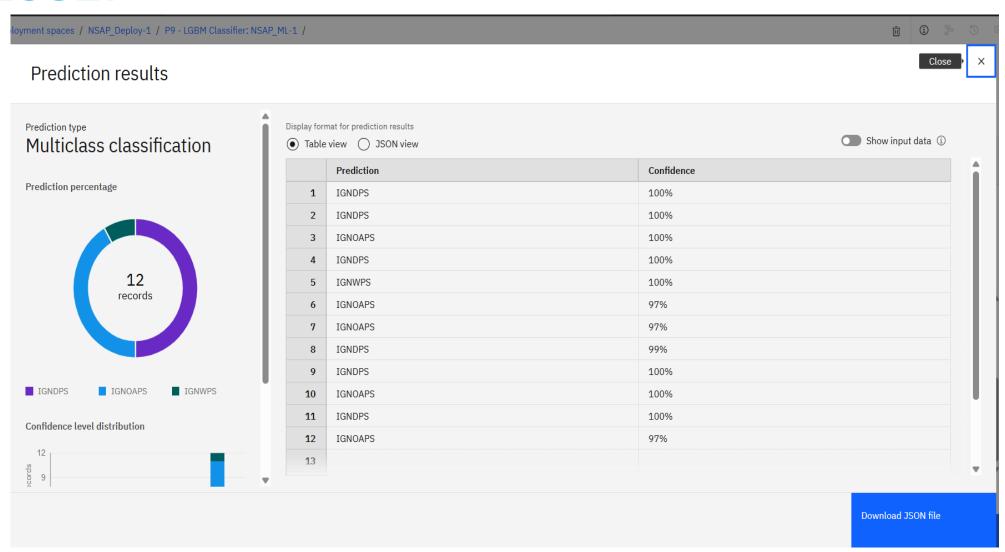
Fig 1.5 - Model Comparison & Performance Leaderboard



NSAP_Deploy-2 Deployed Online API reference Test Enter input data Text JSON Enter data manually or use a CSV file to populate the spreadsheet. Max file size is 50 MB. Download CSV template **⊻** Browse local files 7 Search in space 7 Clear all X lgdstatecode (double) lgddistrictcode (double) totalbeneficiaries (double) totalmale (double) totalfemale (double) totaltransgender (dou finyear (other) statename (other) districtname (other) 2025-2026 JAMMU AND KASH ANANTNAG 107 71 52 2024-2025 2 5 500 50 80 Karnataka Dharwad 2025-2026 JAMMU AND KASH ANANTNAG 8393 5037 3356 2025-2026 10 201 KATIHAR 2102 1275 BIHAR 825 2020-2021 5 Belgaum 15236 0 0 Karnataka 15236 6

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Fig 1.6 – Testing Interface for Prediction



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Fig 1.7 – Prediction Output Table

CONCLUSION

The proposed machine learning solution successfully automated the eligibility prediction for various NSAP schemes using demographic and socio-economic indicators. By leveraging IBM Watsonx.ai AutoAl and cloud deployment capabilities, we achieved high prediction accuracy and end-to-end model integration.

Key Outcomes:

- Accurately predicted scheme eligibility (scheme code) using Al-KOSH data.
- Achieved [insert final accuracy]% accuracy and a strong F1 score.
- Streamlined the welfare scheme allocation process using a fully deployed model on IBM Cloud.
- Eliminated delays and reduced human error in decision-making.



FUTURE SCOPE

1. Real-Time Government Integration

- Integrate the deployed model into **live government portals** or databases (e.g., rural welfare dashboards) for **automated** scheme allocation.
- Enable **real-time eligibility verification** at the point of application.

2. Expansion to More Schemes

- Currently supports IGNDPS, IGNOAPS, and IGNWPS.
- Can be extended to include other **NSAP sub-schemes** and related state-specific welfare programs using transfer learning or retraining.

3. Cross-State Generalization

- Enhance the model's robustness by training it on **diverse data** from all Indian states and union territories.
- Helps reduce bias toward specific districts or regions.



REFERENCES

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