Chief Patron
Dr. JOSE G. VARGAS-HERNANDEZ
Member of the National System of Researchers, Mexico
Research professor at University Center of Economic and Managerial Sciences,
University of Guadalajara
Director of Mass Media at Ayuntamiento de Cd. Guzman
Ex. director of Centro de Capacitacion y Adiestramiento

DR. RAMACHANDRAN GURUPRASAD
Scientist, Knowledge and Technology Management Division (KTMD),
National Aerospace Laboratories.

Patron
Dr. Mohammad Reza Noruzi
PhD: Public Administration, Public Sector Policy Making Management,
Tarbiat Modarres University, Tehran, Iran
Faculty of Economics and Management, Tarbiat Modarres University, Tehran, Iran
Young Researchers' Club Member, Islamic Azad University, Bonab, Iran

Chief Advisors
Dr. NAGENDRA. S.
Senior Asst. Professor,
Department of MBA, Mangalore Institute of Technology and Engineering, Moodabidri

Dr. SUNIL KUMAR MISHRA
Associate Professor,
Dronacharya College of Engineering, Gurgaon, INDIA

Mr. GARRY TAN WEI HAN
Lecturer and Chairperson (Centre for Business and Management),
Department of Marketing, University Tunku Abdul Rahman, MALAYSIA

MS. R. KAVITHA
Assistant Professor,
Aloysius Institute of Management and Information, Mangalore, INDIA

Dr. A. JUSTIN DIRAVIAM
Assistant Professor,
Dept. of Computer Science and Engineering, Sardar Raja College of Engineering,
Alangulam Tirunelveli, TAMIL NADU, INDIA

Impact Factor (IJMIE) 3.911 for 2012 and 4.297 for 2013
Impact Factor (IJMIE) 3.911 for 2012 and 4.297 for 2013

Dr. Krishan Kumar
Dean,
School of Life Sciences, Singhania University Rajasthan, INDIA

Dr. G. D. Singh
Certified Manager - Cambridge Association of Managers, England,
Founder & President, The Indian Management Academy - IMA

Dr. Sorinel Capusneanu
Associate Professor,
Faculty of Finance and Accounting, “ARTIFEX" University, Bucharest, ROMANIA

Benard Okelo Nyaare
Assistant Lecturer,
Bondo University College, Bondo, KENYA

Dr. Meenakshi Gupta
Assistant Professor,
Shri Mata Vaishno Devi University- Katra, INDIA

Editor-in-chief

Dr. Tsung Hung Lee
Professor,
Graduate School of Leisure and Exercise Studies
National Yunlin University of Science & Technology
123, section 3, University Road, Touliu, Yunlin, Taiwan 640

International Editorial Board

Dr. N. Kavitha
Department Of Management,
College Of Business And Economics, Mekelle University, ETHIOPIA

Dr. Roli Pradhan
Mechanical Engg. Deptt., Nitttr Bhopal, INDIA

Dr. Pranam Dhar
Associate Professor,
Department Of Commerce & Management, West Bengal State University, INDIA

Dr. Sanjay Aswale
Head And Research Guide,
Department Of Commerce, Scs College Omerga

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
Impact Factor (IJMIE) 3.911 for 2012 and 4.297 for 2013

Dr. Farah Naaz Gauri
Associate Professor, Department Of Commerce,
Dr. Babasaheb Ambedkar Marathwada University, Aurangabad 431 001, (M.S), India.

Prof. Dr. Badar Alam Iqbal
Professor,
Department Of Commerce, Aligarh Muslim University, 202002 (Up) India.

Dr. Jigar VITthalbhai Patel
Associate Professor,
Kalol Institute Of Management, Affiliate With Gujarat Technological University (Gtu)

Dr. Manisha Singhai
Assistant Professor,
Prestige Institute Of Management And Research, Indore, INDIA

Prof. (Dr.) Bharat Raj Singh
Director (R & D) And Hod-ME, School Of Management Sciences,
Kashimpur-Biruha, Near Gosainganj, Nh-56, Lucknow-227125, Up, India

Dr. Gajendra Singh
Associate Professor, School Of Management,
Doon University, Mothowala Road, Kedarpur, Po Ajabpur, Dehradun, Uttarakhand-248001, India

Dr. S. N. TAKALIKAR
Principal,
St. Johns Institute of Engineering, PALGHAR (M.S.), INDIA

Dr. RAMPRATAP SINGH
Professor, Bangalore Institute of International Management, (BIIM),
Banglore University, Bangalore - 560 059, KARNATAKA

Prof GURSEL ILIPINAR
ESADE Business School,
Department of Marketing, Av. Pedralbes, 60-62, E-08034, BARCELONA, SPAIN

Dr. ZEESHAN AHMED
Software Research Eng,
Department of Bioinformatics, Biocenter, University of Wuerzburg, GERMANY

Dr. Y. LOKESWARA CHOUDARY
Asst. Professor Cum Head (Academics) PG & Research,
SRM B-School, SRM University, Vadapalani, CHENNAI, INDIA

Prof. Dr. TEKI SURAYYA
Professor and Head, Department of Management Studies, Adikavi Nannaya University,
Rajahmundry-533105, ANDHRA PRADESH, INDIA

Dr. T. DULABABU
Professor & Principal, Nimra College of Business Management,
The Oxford College of Business Management, BANGALORE- 560 102, INDIA
Dr. A. ARUL LAWRENCE SELVAKUMAR  
Professor, Department of Computer Science Engineering,  
Adhiparasakthi Engineering College, MELMARAVATHUR, TN.

Dr. S. D. SURYA WANSHI  
Lecturer, Mech. Engg. Department,  
College of Engineering Pune, SHIVAJINAGAR, PUNE-411005(MAHARASHTRA), INDIA

Dr. S. KALIYAMOORTHY  
Professor & Director,  
Alagappa Institute of Management, Alagappa University, KARAIKUDI, INDIA

Dr Sandeep Bansal  
Dept of Commerce,  
Indira Gandhi National College Ladwa, Kurukshetra, INDIA

Prof SANJAY ASATI  
Dept of ME,  
M. Patel Institute of Enng. & Tech., GONDIA(M.S.)

Dr. Gajendra Singh  
Associate Professor,  
School of Management, Doon University, Mothrwala Road, Kedarpur, Dehradun, INDIA

Dr. R. P. C. S. Rajaram  
Assistant Professor,  
Kalasalingam University, 91/C.P.K.S.A. Arumuga Nadar Road, Sivakasi

Dr. D. R. Prajapati  
Assistant Professor,  
Mech. Engg. Deptt., PEC University Of Technology, Sector-12, Chandigarh, INDIA

Dr A. Justin Diraviam  
Assistant Professor,  
Sardar Raja College Of Engg, Alangulam, Tirunelveli, INDIA

Dr. V. S. Sreekalam  
PRINCIPAL,  
Thamirabharani Engineering College, Tirunelveli, Tamilnadu 627 357, INDIA

Dr. B. C. M. Patnaik  
Associate Professor,  
School Of Management, KIIT University, Bhubaneswar, Odisha, INDIA

Technical Advisors

Mr. Rajan Verma  
Lecturer, Department of Computer Science, Ambala, INDIA

Mr. Ankit Jain  
Department of Chemical Engineering, NIT Karnataka, Mangalore, INDIA
Mr. Anil Chandra  
Department of Biotechnology, Indian Institute of Technology Guwahati, Assam, INDIA

Prof. Bharati Veerendra  
Asst. Professor - MCA, K. J. Somaiya's SIMSR,, university of Mumbai, Mumbai, INDIA

Mr. Gagandeep Singh  
Department of Biotechnology, Kurukshetra University, Kurukshetra, INDIA

Associate Editors

Dr. SANJAY J. BHAYANI  
Associate Professor, Department of Business Management, RAJKOT, INDIA

MOID UDDIN AHMAD  
Assistant Professor, Jaipuria Institute of Management, NOIDA

Dr. SUNEEL ARORA  
Assistant Professor, G D Goenka World Institute, Lancaster University, NEW DELHI

Mr. P. PRABHU  
Assistant Professor, Alagappa University, KARAIKUDI

Mr. MANISH KUMAR  
Assistant Professor, DBIT, Deptt. Of MBA, DEHRADUN

Mrs. BABITA VERMA  
Assistant Professor, Bhilai Institute Of Technology, DURG

Ms. MONIKA BHATNAGAR  
Assistant Professor, Technocrat Institute of Technology, BHOPAL

Ms. SUPRIYA RAHEJA  
Assistant Professor, CSE Department of ITM University, GURGAON
### CONTENTS

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>TITLE &amp; NAME OF THE AUTHOR (S)</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Multilayer Diagnosis Lossless Medical Image Compression based on Segmentation.</td>
<td>1-19</td>
</tr>
<tr>
<td></td>
<td>Monisha Sharma and Chandrashekhar Kamargaonkar</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dolly Mangla, Dr. Shilpa Goel and Dr. Laxmi Gupta</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>A Critical Appraisal Of Icici Home Finance Company In India.</td>
<td>36-47</td>
</tr>
<tr>
<td></td>
<td>BINDU ROY and HEMA</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Optimal Routing Multi-Agent System Approach For Congestion Control In High Speed Networks.</td>
<td>48-57</td>
</tr>
<tr>
<td></td>
<td>Khazi Mohammed Farooq, Mohammed Younus, Md Moizuddin AND Imran Hassan</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Moving Object Detection and Tracking using Background Subtraction.</td>
<td>58-65</td>
</tr>
<tr>
<td></td>
<td>Ms. Angila Tshering Bhutia and Mr. Sourav Paul</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nirmal Chakraborty</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Financial Purushottam Kumar Arya Inclusion And Their Role In Inclusive Growth.</td>
<td>79-96</td>
</tr>
<tr>
<td></td>
<td>Purushottam Kumar Arya</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>An Innovative Approach To Banking Information Technology: An IDEF Analysis.</td>
<td>97-112</td>
</tr>
<tr>
<td></td>
<td>Abbas Jaffar, Xu Ming and Muhammad Riaz Raja</td>
<td></td>
</tr>
</tbody>
</table>