1. Lender is in BCNF
2. Institute is not in BCNF. It can be converted to BCNF by adding InstName as Primary Key. Institution (InstNo, InstName, InstMascot)
3. Student is not in BCNF. It can be modified by splitting as
   1. Student (StdNo,StdEmail)
   2. StdDetail (StdEmail,StdName,StdAddress,StdCity,StdState,StdZip, Foreign Key (StdEmail) references Student)