Ques 3:

TheStudent, Lender and Institution Tables are in BCNF.

The Updated Scheme should be:

Student (StdNo, StdName, StdEmail, StdAddress, StdZip )

UNIQUE(StdName)

Lender(LenderNo, LenderName)

UNIQUE(LenderName)

Institution(InstNo, InstName, InstMascot)

UNIQUE(InstName)