Ans 3:

Solution:

The Student, Lender, and Institution tables are already in BCNF so they need not be split. Only Unique constraints must be added for StdEmailin Student table, LenderName in Lender table and InstName in Institute table.

Revised constraints:

Student (StdNo, StdName, StdEmail, StdAddress, StdCity, StdState, StdZip)
      UNIQUE (StdEmail)

Lender(LenderNo, LenderName)
      UNIQUE (LenderName)

Institution(InstNo, InstName, InstMascot)
      UNIQUE (InstName)