database: collection of organised data and specific features to access them. Organised means in the form of tables, views and stored procedures, functions etc to access the data.

Table: collection of Rows and Columns to store the data. Columns are the name of the fields, rows are the actual data.

Schema: it is a framework or kind of concept to help organizing and interpreting data. In short term, it is a kind of short cuts to reach vast amount of database on rules defined in the schema.

why to use schema: you can logically group tables, stored procedures, functions, views in a schema and you can give specific permissions(say read only, or read write) to specific users in the same schema.