Read the following sentences:

I write the letter.
I wrote the letter yesterday.
I will write another letter tomorrow.

In sentence 1, the verb write refers to present time.

In sentence 2, the verb wrote refers to past time.

In sentence 3, the verb will write refers to future time.

Thus a verb may refer:

to present time
to past time
to future time

A verb that refers to the present time is said to be in the present tense. Examples are: write, build, love, like etc.

A verb that refers to past time is said to be in the past tense. Examples are: wrote, built, loved, liked etc.

A verb that refers to future time is said to be in the future tense. Examples are: will/shall write, will/shall build, will/shall love, will/shall like etc.

Thus we have seen that there are three main tenses.

The tense of a verb shows the time of an action or event.

Sometimes a past tense may refer to the present time and a present tense may express future time.
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I wish I knew the answer. (= I am sorry I don’t know the answer. Here the past tense refers to the present time.)
Let’s wait till he comes. (Here the present tense refers to future time.)