

Schengen Visa Rejection Guide 2026

Why Indian applications get refused — and how to avoid each reason

Most Schengen refusals are preventable. When a visa is refused, the consulate issues a standard form citing the reason under Article 32 of the Schengen Visa Code. Below are the grounds that account for almost every refusal we see for Indian applicants, what triggers each one, and how to avoid it. This is drawn from the Visa Code refusal grounds and IMAD Travel's own casework filing applications since 2011.

The 8 most common refusal reasons

1 Insufficient proof of funds

Trigger: Low or erratic bank balance, a large unexplained deposit just before applying, or statements that don't show steady income.

Avoid it: Show 6 months of bank statements with a stable, healthy balance. Any large recent credit needs a documented source. Add salary slips and 2 years of ITR.

2 Doubt you will return to India

Trigger: Weak ties to home — no stable job, no property, no family dependents, or a profile the consulate reads as a migration risk.

Avoid it: Evidence your life is anchored in India — employment letter with leave approval, business registration, property papers, family ties. A return flight reservation supports this.

3 Purpose of trip not justified

Trigger: A vague or inconsistent itinerary, hotel and flight dates that don't match, or no clear day-by-day plan.

Avoid it: A coherent day-wise itinerary with confirmed (refundable where needed) hotels and flights that line up exactly with your stated travel dates.

4 Travel insurance not valid or insufficient

Trigger: Insurance below the €30,000 medical minimum, not valid across all Schengen states, or dates that don't cover the whole trip.

Avoid it: Policy covering minimum €30,000 medical, valid in all Schengen countries, for the full duration plus a small buffer either side.

5 Inconsistent or missing documents

Trigger: A required document missing, names spelt differently across papers, or figures that don't reconcile between documents.

Avoid it: Work from a destination-specific checklist and cross-check every name, date and number for consistency before submission.

6 Passport problems

Trigger: Passport valid less than 3 months beyond your return date, fewer than 2 blank pages, issued more than 10 years ago, or damaged.

Avoid it: Check validity (3+ months beyond return), at least 2 blank pages, and good physical condition. Renew early if in doubt.

7 Previous overstay, violation or false information

Trigger: A past overstay, a prior refusal not addressed, or any document the consulate believes is misrepresented.

Avoid it: Never submit anything you can't stand behind. If you have a past refusal, fix the underlying reason before re-applying — don't just re-submit the same file.

8 Applying at the wrong consulate

Trigger: Applying to a country other than where you'll spend the most nights (or your first point of entry if nights are equal). This is an automatic refusal.

Avoid it: Apply at the consulate of the country with the most nights in your itinerary. Plan the trip first, then choose the consulate.

Before you apply — 60-second self-check

- Passport valid 3+ months beyond return, 2+ blank pages?
- 6 months of bank statements, stable balance, big deposits explained?
- Employment / business proof + 2 years ITR ready?
- Insurance ≥ €30,000, all Schengen states, full trip dates?
- Itinerary, flights and hotels all matching your stated dates?
- Applying at the country where you'll spend the most nights?
- Every name, date and figure consistent across all documents?

If you've already been refused

A refusal is not the end. Every refusal letter names the exact Article 32 ground that was triggered.

- **Read the refusal letter carefully** — identify which specific clause was cited.
- **Fix the underlying weakness** — usually financial documentation or itinerary, not the whole application.
- **Wait 2-4 weeks** before re-applying to avoid a duplicate-application flag.
- **Re-file with stronger evidence.** Most well-prepared re-applications are approved.

Re-applications after refusal are roughly 30% of IMAD's Schengen workload. If you'd like us to review your refusal letter, we'll tell you honestly whether it's fixable before you spend on another attempt.

Not sure your file is strong enough?

Send it for a free 15-minute eligibility check before you pay any fee. We won't take a case we don't believe will be approved — that's how we keep a 95%+ approval rate on the cases we accept.

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