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Schengen Visa Rejection Guide 2026

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

SCHENGEN VISA GUIDE — INDIA

The Schengen rejection rate for Indian applicants was around 15% in 2024 — roughly 1 in 6 applications refused. Almost every refusal falls into one of eight buckets. Here is the breakdown, and what we check at the document-preparation stage to prevent each one. Drawn from the Article 32 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.

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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?

Worried your case might be borderline?

Get a free 15-minute Schengen eligibility check — no payment, no obligation. We review your profile against all eight reasons above and tell you honestly where you stand.

WhatsApp: +91 99597 77776 **Full Schengen visa help:** imadtravel.com/schengen-visas