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The climatic water balance for 22 selected districts of Himachal Pradesh, Punjab, Chandigarh and Haryana is presented. The study shows that the north-western tract can be grouped into five climatic sub-types ranging from arid to perhumid, which affects the agricultural pattern of the tract. Analysis of water balance shows three distinct water balance zones. The Moisture Adequacy Zones correspond closely to the Aridity Index pattern of the tract. For Chandigarh, the water balance for the month of July is expanded in making up the deficits of the preceding summer months. 45.2% of the rainfall received in July being thus utilised. The annual water surplus as determined by water balance of 18.8% closely approximates the measured hydrologic water yield of 18.3% recorded from a 15.44 ha watershed at the Soil Conservation Research Station