

CIT GROUP INC
Form 424B3
April 05, 2005

Filed Under Rule 424(b)(3), Registration Statement No. 333-119172

Pricing Supplement No. 54 dated April 4, 2005

To Prospectus Dated October 28, 2004 and Prospectus Supplement Dated October 29, 2004

| CUSIP Number | Principal Amount | Price to Public | Gross Concession | Net Proceeds | Coupon Type | Interest Rate | Interest Payment Frequency | Maturity Date | 1 st Interest Payment Date | 1 st Interest Payment Amount Per Thousand Dollars of Principal Amount |
|--------------|------------------|-----------------|------------------|----------------|-------------|---------------|----------------------------|---------------|---------------------------------------|--|
| 12557WKN0 | \$1,934,000.00 | 100.000% | 0.400% | \$1,926,264.00 | FIXED | 3.900% | SEMI-ANNUAL | 04/15/2007 | 10/15/2005 | \$20.37 |

Redemption Information: **Non-Callable**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Financial Services Inc., Wachovia Securities

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| 12557WKP5 | \$3,448,000.00 | 100.000% | 0.750% | \$3,422,140.00 | FIXED | 4.400% | SEMI-ANNUAL | 04/15/2009 | 10/15/2005 | \$22.98 |

Redemption Information: **Non-Callable**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Financial Services Inc., Wachovia Securities

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| 12557WKQ3 | \$6,567,000.00 | 100.000% | 1.500% | \$6,468,495.00 | FIXED | 5.375% | SEMI-ANNUAL | 04/15/2015 | 10/15/2005 | \$28.07 |

Redemption Information: **Callable at 100.000% on 04/15/2007 and every interest payment date thereafter.**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Financial Services

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Inc., Wachovia Securities

The CIT InterNotes due 04/15/2015 will be subject to redemption at the option of CIT Group Inc., in whole or from time to time in part on the interest payment date occurring 04/15/2007 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 04/15/2015 plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the prospectus supplement.

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| <p>CIT Group Inc.</p> | <p>Trade Date: Monday, April 4, 2005 @12:00 PM ET Settle Date: Thursday, April 7, 2005 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number: 0443 via Pershing, LLC Trustee: J.P. Morgan Trust Company, National Association</p> <p>If the maturity date, date of earlier redemption or repayment or an interest payment date for any note is not a business day (as such term is defined in the prospectus supplement), principal, premium, if any, and interest for that note will be paid on the next business day, and no interest will accrue on the amount payable from, and after, the maturity date, date of earlier redemption or repayment or such interest payment date.</p> <p><i>InterNotes® is a registered trademark of Incapital Holdings LLC. All Rights Reserved.</i></p> | <p>CIT Group Inc. \$ 3,000,000,000 CIT InterNotes</p> |
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