

CIT GROUP INC  
Form 424B3  
March 23, 2004

**Filed Under Rule 424(b)(3), Registration Statement Nos. 333-98743 and 333-103966 Pricing Supplement No. 31 dated March 22, 2004  
To Prospectus Dated May 09, 2003 and Prospectus Supplement Dated May 09, 2003** CUSIP

Number Principal

Amount Price to

Public Gross

Concession Net

Proceeds Coupon

Type Interest

Rate Interest

Payment

Frequency Maturity

Date 1st Interest

Payment

Date 1st Interest

Payment Amount

Per Thousand Dollars

of Principal Amount Survivor's

Option Ranking **12557WGR6** \$1,333,000.00 100.000% 0.400% **\$1,327,668.00** FIXED 1.700% SEMI-ANNUAL 03/15/2006 09/15/2004 \$8.03 YES Senior

Unsecured Notes **Redemption Information: Non-Callable**

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

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Payment

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Option Ranking **12557WGS4** \$1,462,000.00 100.000% 0.750% **\$1,451,035.00** FIXED 2.700% SEMI-ANNUAL 03/15/2008 09/15/2004 \$12.75 YES Senior

Unsecured Notes **Redemption Information: Non-Callable**

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

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## Edgar Filing: CIT GROUP INC - Form 424B3

Payment

Frequency Maturity

Date 1st Interest

Payment

Date 1st Interest

Payment Amount

Per Thousand Dollars

of Principal Amount Survivor's

Option Ranking **12557WGT2** \$4,452,000.00 100.000% 1.500% **\$4,385,220.00** FIXED 4.600% SEMI-ANNUAL 03/15/2014 09/15/2004 \$21.72 YES Senior Unsecured Notes **Redemption Information: Callable at 100.000% on 03/15/2006 and every interest payment date thereafter.**

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

The CIT InterNotes due 03/15/2014 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 03/15/2006 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 03/15/2014 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.

CIT Group Inc.

1 CIT Drive

Livingston NJ 07039 Trade Date: Monday, March 22, 2004 @ 12:00 PM ET

Settle Date: Thursday, March 25, 2004

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 (as successor to Bank One Trust Company, N.A.)

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.

*InterNotes® is the service mark of INCAPITAL, LLC. All Rights Reserved.*

CIT Group Inc.

\$ 4,000,000,000

CIT InterNotes