

CIT GROUP INC
Form 424B2
January 29, 2007

Filed Under Rule 424(b)(2), Registration Statement No. 333-131159

Pricing Supplement No. 20 dated January 29, 2007

To Prospectus Dated January 19, 2006 and Prospectus Supplement Dated February 10, 2006

| CUSIP Number | Price to Public | Gross Concession | 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 | Survivor's Option | Ranking | Mo Rati |
|--------------|-----------------|------------------|-------------|---------------|----------------------------|---------------|---------------------------------------|--|-------------------|------------------------|------------|
| 12557WQC8 | 100.000% | 0.625% | FIXED | 5.150% | SEMI-ANNUAL | 02/15/2010 | 08/15/2007 | \$26.75 | YES | Senior Unsecured Notes | A2 |

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 Securities LLC, Wachovia Securities

| CUSIP Number | Price to Public | Gross Concession | 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 | Survivor's Option | Ranking | Mo Rati |
|--------------|-----------------|------------------|-------------|---------------|----------------------------|---------------|---------------------------------------|--|-------------------|------------------------|------------|
| 12557WQD6 | 100.000% | 1.000% | FIXED | 5.250% | SEMI-ANNUAL | 02/15/2012 | 08/15/2007 | \$27.27 | YES | Senior Unsecured Notes | A2 |

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 Securities LLC, Wachovia Securities

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|--------------|-----------------|------------------|-------------|---------------|----------------------------|---------------|---------------------------------------|--|-------------------|------------------------|------------|
| 12557WQE4 | 100.000% | 1.500% | FIXED | 5.950% | SEMI-ANNUAL | 02/15/2017 | 08/15/2007 | \$30.91 | YES | Senior Unsecured Notes | A2 |

Redemption Information: **Callable at 100.000% on 02/15/2009 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 Securities LLC,

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Wachovia Securities

The CIT InterNotes due 02/15/2017 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 02/15/2009 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 02/15/2017 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.

| CUSIP Number | Price to Public | Gross Concession | 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 | Survivor's Option | Ranking | Moody's Rating |
|--------------|-----------------|------------------|-------------|---------------|----------------------------|---------------|---------------------------------------|--|-------------------|------------------------|----------------|
| 12557WQF1 | 100.000% | 2.000% | FIXED | 6.050% | SEMI-ANNUAL | 02/15/2022 | 08/15/2007 | \$31.43 | YES | Senior Unsecured Notes | A2 |

Redemption Information: Callable at 100.000% on 02/15/2010 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 Securities LLC, Wachovia Securities

The CIT InterNotes due 02/15/2022 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 02/15/2010 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 02/15/2022 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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|----------------|---|---|
| CIT Group Inc. | <p>Offering Dates: Monday, January 29, 2007 through Monday, February 5, 2007 Trade Date: Monday, February 5, 2007 @ 12:00 PM ET Settle Date: Thursday, February 8, 2007 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number: 0235 via RBC Dain Rauscher Inc. Trustee: The Bank of New York, as successor in interest to JPMorgan Chase Bank, N.A.</p> <p>These security ratings are not a recommendation to buy, sell or hold the securities offered hereby. The ratings may be subject to revision or withdrawal at any time by Moody's, Standard and Poor's and Fitch Ratings. Each of the security ratings included in this pricing supplement should be evaluated independently of any other security rating.</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>CIT hereby incorporates by reference the information furnished under Item 2.02 of the Current Report on Form 8-K, including Exhibit 99.1, filed by CIT with the U.S. Securities and Exchange Commission on October 18,</p> | <p>CIT Group Inc. \$ 3,000,000,000 CIT InterNotes</p> |
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