



CERTIFICATE OF COMPLETION

KALBE CENDEKIA LEARNING COURSE

THIS CERTIFICATE PRESENTED TO:

Arief Nugroho

For successfully completed the course titled
Risk Management Development Program on 21/07/2026
This accomplishment signifies the participant's commitment to learning and
their successful fulfillment of all course requirements.

Irwan Setiyadi

Irwan Setiyadi
(Head of Corporate HR)

 VIDA

Mauritius Kurniawan

Signed: Jan 07, 2026-13:39:28 GMT+0700

Mauritius Kurniawan
(Head of Corporate Audit & Risk Advisory)